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CAPE OF GOOD HOPE

PARLIAMENT

HOUSE

SELECT COMMITTEE ON
FRIENDLY SOCIETIES

REPORT

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CAPE OF GOOD HOPE.

REPORT

OF THE

SELECT COMMITTEE

APPOINTED TO CONSIDER AND REPORT ON

FRIENDLY SOCIETIES.

Ordered by the House of Assembly to be printed.

1881.

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1881.

A. 6—FRIENDLY SOCIETIES.



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REPORT

OF THE

SELECT COMMITTEE on the subject of FRIENDLY SOCIETIES, appointed by Orders of the House, dated the 30th March and the 28th April, 1881, with power to take evidence and call for papers, and to report thereon, according to the Resolution of the House adopted last session; consisting of Messrs. STIGANT, WALKER, MACKAY, HOCKLEY, J. AYLIFF, and Dr. MATTHEWS.

Your Committee beg to report that, acting upon the authority given to them by your honourable House, they entered upon their duties during the session of last year, and then obtained the *viva voce* evidence of several competent witnesses, which has thrown much light upon the constitution and working of the associations popularly known as Friendly Societies. It was felt, however, that, inasmuch as the testimony thus obtained referred only to those societies which have been conducted in or near to Cape Town, it was desirable that information should be obtained from other parts of the Colony.

2. Accordingly, with the permission and on the authority of your honourable House, the Government were requested to circulate through the several districts of the Colony a series of questions bearing upon the subject under inquiry, which the Colonial Secretary promptly forwarded to such persons as would be likely to answer them, and your Committee have now to acknowledge that, by the agency of these circulars, the evidence in their possession has been considerably supplemented.

3. On their re-appointment during the present session, your Committee carefully considered the evidence that

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had been placed before them, and, after deliberation, they have arrived at the following conclusions, viz.:—

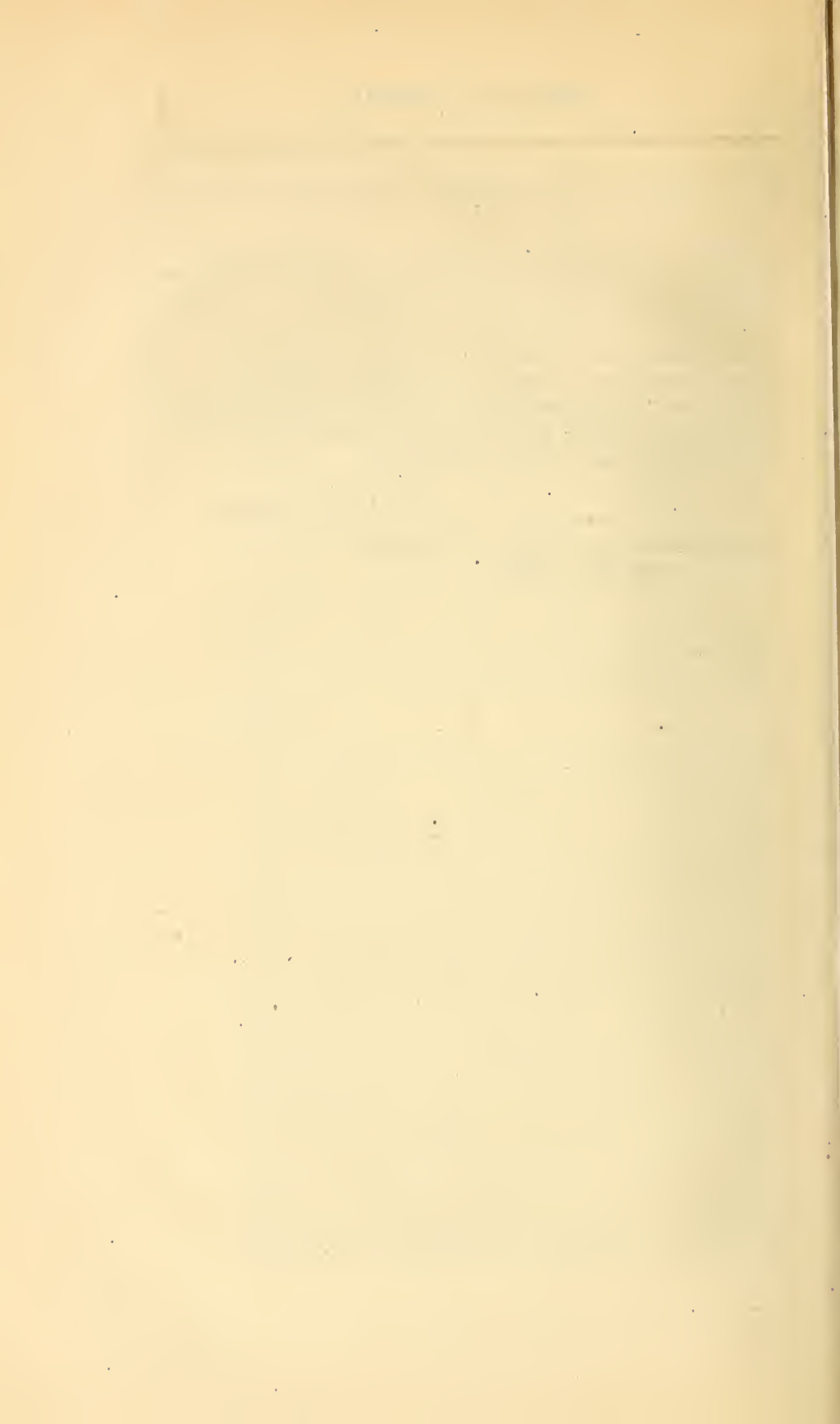
- i. That there are in existence within the Colony a large number of well-organized societies, having for their object the relief of members suffering from sickness, and assistance to families of deceased members, and these societies have produced satisfactory results.
- ii. Many of these societies are affiliated and in close alliance with certain great and influential societies established in the mother country, from whence they have obtained their charters and the excellent general rules by which they are managed. There is, therefore, close relationship between the parent societies and these colonial branches; but it is clear—and in the view of some it is considered to be unfortunate—that the provisions of the Imperial Friendly Societies, Act have no legal effect within the boundaries of the Colony.
- iii. It has been represented somewhat urgently to your Committee that the work accomplished by these societies in fostering and encouraging provident habits, as well as in mitigating the evils of sickness and privation among the working classes, has been of great public benefit, and entitles them to the very favourable consideration of the Government and the Legislature, and it has been urged that there should be legislation here on the lines of the existing laws of England, which several intelligent and experienced men insist should be compulsorily applied to all colonial societies. It is impossible to deny that there is much force in these claims, and, while your Committee cannot recommend any arbitrary interference with their free action, and the rules now obtaining for their self-government, it does appear expedient and proper that the Legislature should place at the disposal of the several Colonial Friendly Societies such provisions corresponding

to those of the Imperial Act as the circumstances of this country would appear to require.

4. Your Committee, therefore, now recommends that Parliament should pass a measure providing an effective but economical system for the registration of Friendly and Benefit Societies, additional audit of their accounts, complete periodical returns of their assets, liabilities, and general condition ; also for the uninterrupted tenure and protection of their property ; and that these advantages should be available to all properly constituted societies that elect to take the benefit thereof.

J. AYLIFF, Chairman.

Committee-rooms, House of Assembly,
12th May, 1881.



PROCEEDINGS OF COMMITTEE.

PROCEEDINGS of the SELECT COMMITTEE on the subject of FRIENDLY SOCIETIES, appointed by Orders of the House of Assembly, dated 30th March and 28th April, 1881, with power to take evidence, call for papers, and to report thereon, according to the Resolution of last session; the Committee consisting of MESSRS. STIGANT, WALKER, MACKAY, HOCKLEY, J. AYLIFF, and Dr. MATTHEWS.

Wednesday, 5th April, 1881.

PRESENT :

Mr. Walker,
„ Mackay,

| Mr. Ayliff.

Resolved,—That Mr. Ayliff be the Chairman of this Committee.

Read Order of the House, dated 30th March, 1881, appointing this Committee.

Read report of the Select Committee on Friendly and Benevolent Societies, dated 23rd July, 1880.

Read resolution of the House of Assembly, dated 28th July, 1880, “ That the report be forwarded to Government, with the recommendation that steps be taken during the recess to elicit the opinions of persons interested in Friendly Societies on the points stated in the proposed circular attached to the report.”

The replies received from various persons to the questions submitted in accordance with the resolution of the 28th July, 1880, were laid on the table. (*Vide A.*)

Mr. Walker moved that the questions, schedule of replies, and replies be printed.

Agreed to.

Adjourned till Tuesday, the 12th April, at 10 a.m.

Tuesday, 12th April, 1881.

PRESENT :

Mr. J. AYLIFF (Chairman),

Mr. Walker,

| Mr. Mackay.

Clerk reported that the questions, replies, &c., contained in Annexure A would not be printed for two days.

Adjourned till Wednesday, 20th April, at 10:30 a.m.

Wednesday, 20th April, 1881.

PRESENT :

Mr. J. AYLIFF (Chairman),

Mr. Hockley, | Mr. Mackay.

Clerk reported that the Annexure A had not yet been printed.
Committee adjourned to Wednesday, the 27th April, at 9.30

a.m.

Wednesday, 27th April, 1881.

PRESENT :

Mr. J. AYLIFF (Chairman),

Mr. Hockley, | Mr. Mackay.
„ Walker, |

Resolved,—To request Dr. Matthews to attend at next meeting to give evidence.

Adjourned till to-morrow at 10 a.m.

Thursday, 28th April, 1881.

PRESENT :

Mr. J. AYLIFF (Chairman),

Mr. Hockley, | Mr. Mackay.
„ Walker, |

Resolved,—To examine Dr. Matthews, M.L.A.

Dr. Matthews, M.L.A.; examined.

The Committee deliberated.

Adjourned till Thursday, the 5th May, at 10 a.m.

Thursday, 5th May, 1881.

PRESENT :

Mr. J. AYLIFF (Chairman),

Mr. Stigant, | Mr. Hockley,
„ Mackay, | Dr. Matthews.

Read order of the House, dated the 28th April, appointing Dr. Matthews to be a member of the Committee.

The Committee deliberated.

Adjourned till Thursday, the 12th May, at 10 a.m.

Thursday, 12th May, 1881.

PRESENT :

Mr. J. AYLIF (Chairman),

Mr. Stigant,
,, Mackay,

Mr. Hockley.

Clerk laid upon the table : —

Letter from the Colonial Secretary, dated the 9th May, forwarding a letter from the Civil Commissioner of the Cape, dated the 6th instant, forwarding further replies to Circular.

Resolved,—That the enclosures to the Civil Commissioner's letter be returned as requested.

The Committee deliberated.

The Chairman moved : That, in the opinion of this Committee, the several associations now being conducted in this Colony, popularly known as " Friendly Societies," deserve the consideration and assistance of the Government and the Legislature.

Agreed to.

The Chairman then moved: This Committee is further of opinion that Parliament should pass a measure providing an effective but economical system for the registration of such societies, additional audit of their accounts, complete periodical returns of their assets, liabilities, and general condition; also for the uninterrupted tenure of their property; and that these advantages should be available to all properly constituted Friendly Societies that elect to take the benefit thereof.

Discussion ensued.

Mr. Stigant moved as an amendment: To insert the word " compulsory " before the word " registration," and to omit all the words after the word " property " to the end, upon which the Committee divided :—

Ayes, 1.—Mr. Stigant.

Noes, 3.—Messrs. Mackay, Hockley, T. Ayliff.

The amendment accordingly negatived.

The motion was then put, and the Committee divided :—

Ayes, 3.—Messrs. Mackay, Hockley, and T. Ayliff.

Noes, 1.—Mr. Stigant.

The motion accordingly agreed to.

The Chairman then submitted the following draft report :—

Your Committee beg to report that, acting upon the authority given to them by your honourable House, they entered upon their duties during the session of last year, and then obtained the *viva voce* evidence of several competent witnesses, which has thrown much light upon the constitution and working of the associations popularly known as Friendly Societies. It was felt, however,

that, inasmuch as the testimony then obtained referred only to those societies which have been conducted in or near to Cape Town, it was desirable that information should be obtained from other parts of the Colony.

2. Accordingly, with the permission and on the authority of your honourable House, the Government were requested to circulate through the several districts of the Colony a series of questions bearing upon the subject under inquiry, which the Colonial Secretary promptly forwarded to such persons as would be likely to answer them, and your Committee have now to acknowledge that, by the agency of those circulars, the evidence in their possession has been considerably supplemented.

3. On their re-appointment during the present session, your Committee carefully considered the evidence that had been placed before them, and, after deliberation, they have arrived at the following conclusions, viz. :—

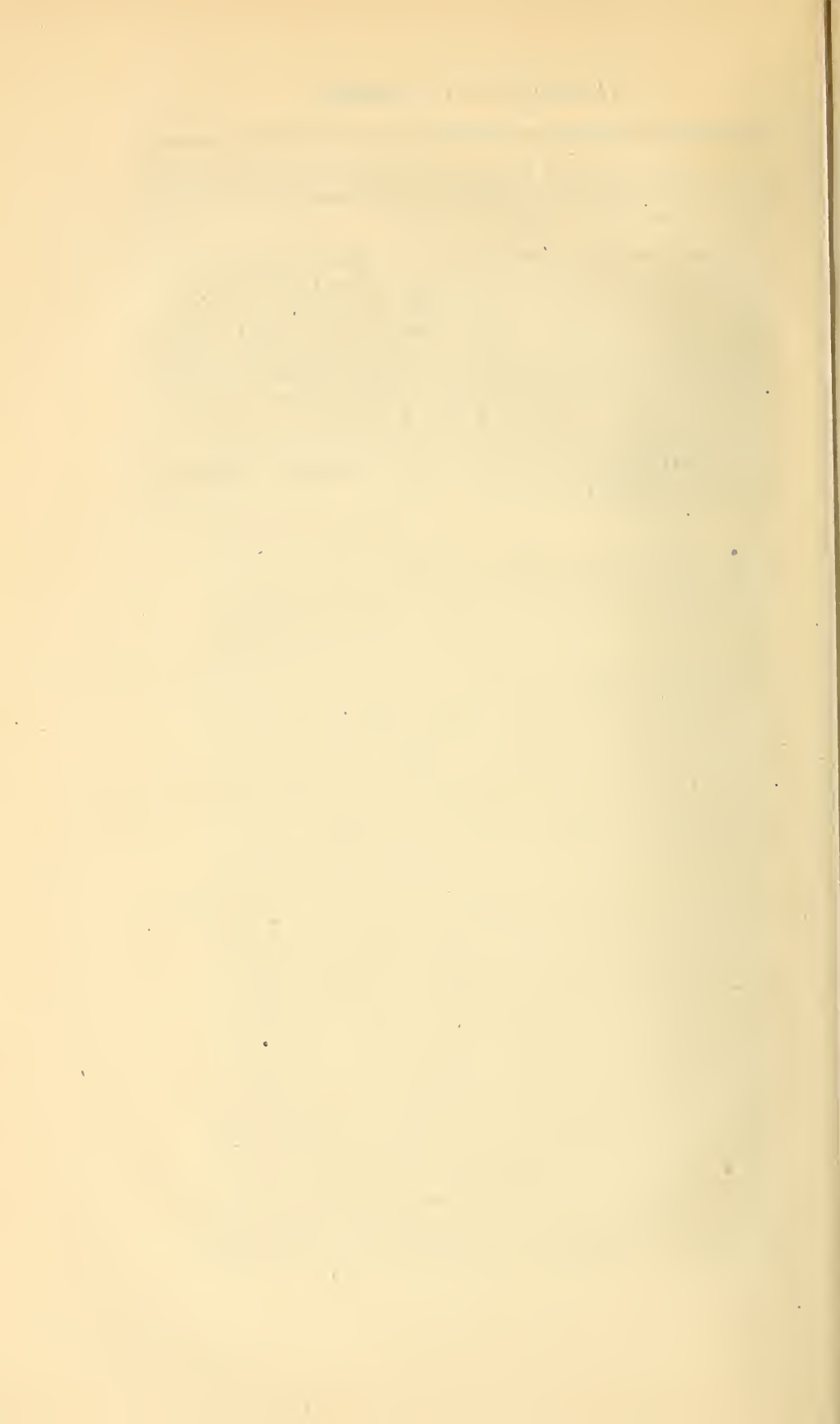
- i. That there are in existence within the Colony a large number of well-organized societies having for their object the relief of members suffering from sickness and assistance to families of deceased members, and these societies have produced satisfactory results.
- ii. Many of these societies are affiliated and in close alliance with certain great and influential societies established in the mother country, from whence they have obtained their charters and the excellent general rules by which they are managed. There is, therefore, close relationship between the parent societies and these colonial branches ; but it is clear—and in the view of some it is considered to be unfortunate—that the provisions of the Imperial Friendly Societies' Act have no legal effect within the boundaries of the Colony.
- iii. It has been represented somewhat urgently to your Committee that the work accomplished by these societies, in fostering and encouraging provident habits, as well as in mitigating the evils of sickness and privation among the working classes, has been of great public benefit, and entitles them to the very favourable consideration of the Government and the Legislature, and it has been urged that there should be legislation here on the lines of the existing laws of England, which several intelligent and experienced men insist should be compulsorily applied to all colonial societies. It is impossible to deny that there is much force in these claims, and, while your Committee cannot recommend any arbitrary interference with their free action, and the rules now obtaining for their self-government, it does appear expedient and proper that the Legislature should place at the disposal of the several

Colonial Friendly Societies such provisions corresponding to those of the Imperial Act as the circumstances of this country would appear to require.

4. Your Committee, therefore, now recommends that Parliament should pass a measure providing an effective but economical system for the registration of Friendly and Benefit Societies, additional audit of their accounts, complete periodical returns of their assets, liabilities, and general condition; also for the uninterrupted tenure and protection of their property; and that these advantages should be available to all properly constituted societies that elect to have the benefit thereof.

After discussion,

The Draft Report was adopted, and the Chairman instructed to report accordingly.



MINUTES OF EVIDENCE.

COMMITTEE ON FRIENDLY SOCIETIES.

Thursday, 28th April, 1881.

PRESENT :

Mr. J. AYLIFF (Chairman),

Mr. Hockley,
,, Walker,

Mr. Mackay.

Dr. *Matthews*, M.L.A., examined.

1. *Chairman.*] You are a member of the House of Assembly for Kimberley?—Yes.

2. You are also a medical practitioner in Griqualand West?—Yes ; I am a doctor of medicine, and have been practising in Kimberley for the last ten years.

3. Has your practice and occupation brought you into connection in any way with friendly societies?—It has.

4. Will you kindly tell the Committee how?—I am medical officer to two lodges of Odd-Fellows, two lodges of Foresters, two lodges of the coloured population, and to the Roman Catholic Society of St. Mary's.

5. And do these several societies appear to be in a fair degree of prosperity?—They are very prosperous indeed.

6. You mentioned the Foresters and the Odd-Fellows. I suppose these are conducted in connection with the parent societies in England?—Yes ; with the Manchester Unity, and the Odd-Fellows and Foresters with the orders as established in England.

Dr.
Matthews,
M.L.A.

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Dr.
Matthews,
 M.L.A.
 April 28, 1881.

7. You understand those societies to be affiliated with the societies in England?—Certainly. They appeal home in any difficult matter.

8. Can you say whether the societies you refer to have had many opportunities of assisting men while in sickness and distress?—Well, as regards the lodges at the Diamond Fields, the population being a young population, composed to a great extent of men in the prime of life, there has been very little sickness indeed.

9. So that we are entitled to assume that their funds are accumulating?—Yes. It is only a period of five years since they were established at the Fields,—in 1875, I think.

10. Have you had any opportunities of going into the details of the working of these societies, so as to enable you to tell the Committee whether they are generally conducted in the same way as the societies here in the Colony?—I have looked into the working of the societies there, but only in connection with their affiliation to English societies. I have been led, however, to understand that they are conducted at the Fields on the same principles as in this Colony, and the officers there are all men who have originally come from this Colony.

11. And I suppose the probability is that the accounts are kept, audited, and reported from time to time in the same way as they are in this Colony?—Yes; I should think so.

12. Have you had any opportunities of ascertaining how their capital fund is invested?—Yes. The oldest lodge of Odd-Fellows, the Pioneer Lodge, has funds in the bank, and I think it has also invested its surplus funds in building a hall, which is remunerative, as it is let out when not wanted by the lodge.

13. Would you from your experience say that you consider that to be a sufficiently secure investment for the funds?—That is a point upon which I should like further information from the Fields, first as to whether this hall was built out of the funds of the lodge, or whether it was an extra building fund; but I know it was paid for purely out of the funds of the lodge, and was not a limited liability company of the members.

14. Mr. *Walker*.] Is the amount of the fund deposited in the bank upon fixed deposit?—Partly fixed and partly not.

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Matthews,
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15. *Chairman*.] Have you ascertained whether the members of these societies are at all desirous for any sort of legislation by the Parliament?—Yes. I may say that, previous to my coming down here, the subject was discussed, and they all seemed to agree that Government supervision would be a good thing.

16. Did you ascertain whether they were in favour of the passing of an Act of Parliament here on the lines of the Friendly Societies' Act of England?—The majority would like that.

17. Are you able to say whether they would wish that an Act of that kind should be made applicable to the societies here compulsorily, or whether it should be optional with them to come under its operations or not?—The majority would rather it were compulsory, and I am certainly in favour of a compulsory Act myself, on the ground that otherwise many men would be liable to loss who join societies on the strength of the character of officers who they know to be honest, but who, unfortunately, sometimes turn out rogues.

18. Mr. *Hockley*.] Should that Act, do you think, have a retrospective effect? Would all existing societies have to come under it?—I think so.

19. *Chairman*.] But don't you think it should be left to the discretion of the societies to decide whether they will be governed by such an Act or not? Is it not rather an interference with their freedom to say that they must necessarily be brought under it?—No; because these societies are generally formed for the benefit of men who trust in the officers very implicitly, and consequently their interests want looking after.

20. Would you still hold that view even if you were shown that compulsory application does not obtain in England?—Yes; I should in this country, especially in Griqualand West, where the population is termed by some people rather migratory.

21. Suppose it were provided that there should be a Government audit by some outsider, and suppose further that the arrangement were made that the societies

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should be bound to publish yearly or half-yearly statements of their financial condition, don't you think that would meet the requirements of the case?—No. I think that the societies ought to be registered, and that a Government officer should examine the books and accounts half-yearly or yearly to see that the funds correspond with the entries in the books.

22. And I suppose you would go further, and say that you would like to see all their property secured by good investments?—Yes; that ought to be done.

23. And it is your opinion that the members would not look upon such an arrangement as an undue interference with their liberty?—I should not think so myself, and the members with whom I conversed previous to my leaving did not think so. Of course they would still have their own laws and their own bye-laws, which would not be interfered with; it would be merely to see that they could not possibly be robbed by careless or fraudulent officers.

24. Do you consider that the funds of these societies are adequate to meet the demands of members under ordinary contingencies of sickness and want?—They are based upon calculations and actuaries' tables which have been found to work well, and so far as Griqualand West is concerned, as I have said before, the sickness, on account of nearly all the members being young men, is so small that the funds are very rapidly increasing.

25. Do you think that the societies should make arrangements contemplating a possible emergency, such as the existence of an epidemic? Would that be fairly within their range?—I don't think so. At any rate it would not be applicable in Griqualand West, for I think with one or two of the lodges there, if half the members were to die in one year the funds could pay for them.

26. Have you observed that the case often arises that one man is a member of several societies?—Yes,

27. Do you consider that this is at all open to objection?—I should think it objectionable in some places where a man might mangle and make more out of the different societies by being sick than he could earn if he were well.

28. Such an evil as has been pointed out to this

Committee as being very probable to occur in the Colony?—Yes; but it does not pertain to Griqualand West, because I believe the sick pay is something like 30s. a week, and the men who are members of these societies are, many of them, most of them in fact, mechanics who are earning from £7 to £9 a week, and consequently it would not pay them.* If a man were a member of five societies it would not pay him to feign sickness. As medical officer I find that in at least one-third of all the cases that I see in connection with these benefit societies, the men do not accept the benefit of the societies further than in getting the medical attendance; that is to say, at least from one-third to one-half will make the society a present of the sick pay, and that of course tends to improve the funds. Only the other day I attended a man whose sick pay came to £32, and he made a present of it to the society.

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Mathews,
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29. Mr. *Hockley*.] From different societies?—No; from one society.

30. *Chairman*.] I understand you to say that, being medical officer, you are also a member of these societies, and you are entitled to attend the meetings?—Yes; with the Odd-Fellows and Foresters the doctor of the lodge must be a member.

31. Have you had opportunities of examining the system according to which their accounts are kept?—I have had no particular opportunity, but I know that some members will pay up three or four months in advance. There are men making £1,500 a year who will belong to these societies. The majority of them join in order to avoid the possibility of a medical account, which may easily come to from 40 to 100 guineas.

32. You said something just now about the coloured population in Griqualand West. Did I understand you to say that the coloured population also joined together in these friendly societies?—Yes. There is one lodge, called the St. Cyprian's Society, which has about thirty-eight members, and there is another society, called the Mechanics, which has about thirty members, and they carry on business with their lodges in the most admirable manner.

33. Mr. *Walker*.] These are all coloured people?—Yes.

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34. What class of coloured people?—They are of all colours.

35. Mr. *Mackay.*] Does that include what are termed native strangers, besides Kafirs, Fingoes, &c.?—No; they are colonial coloured people.

36. *Chairman.*] Are these societies of coloured people conducted independently, or are they associated with any church or other organization?—They are not joined with any church, but they have corresponding branches in the Cape Colony.

37. Mr. *Walker.*] There is a St. Cyprian's Lodge at Port Elizabeth?—Yes; I believe so.

38. *Chairman.*] And a Mechanic's Lodge also?—Yes.

39. Mr. *Walker.*] Do you find that any of the aborigines come into these societies?—No; they are too shifting in their habits, and while settled they live on their masters' compounds.

40. Mr. *Mackay.*] So far as you are aware, have there been any malversations of accounts or moneys?—I have heard of only one such case.

41. Are you aware what system is adopted for receiving money and accounting for it?—I have sometimes gone to a lodge on lodge-nights and have seen money paid in. This money is afterwards paid into the bank by the treasurer.

42. Is it received by the treasurer and paid in by him?—Yes.

43. What check is there on him?—I think the Noble Grand, as he is termed, checks the receipt of money, and then all large accounts are paid by cheques, which are signed by two or three officers of the lodge.

44. Have you thought in what way you would have Government supervision? Would you have the accounts passed by the civil commissioner?—I think the civil commissioner, as a rule, has too much to do, and that it would be better to have a Government officer appointed entirely for the purpose.

45. But that would be an expensive affair?—It depends upon the number of lodges there are in the country, and how the charge of supervision should be divided among them.

46. Mr. *Walker.*] Is the audit of these accounts carried

on by members of the society, or do they have accountants for that work?—Not accountants, as far as I know. That may be subject to correction, but I believe I am right.

47. *Chairman.*] You seem to suggest the establishment of a department for registering, inspecting, and examining the transactions of these societies?—Yes.

48. How could that be made to work? The department must be located at some one place, say here in Cape Town. Now how could the officers stationed here effectively perform their functions in respect to societies at Kimberley?

49. *Witness.*] Is there not a Government Inspector of Chests?—*Chairman.*] Not now.

50. *Witness.*] Of course there would be a certain amount of central work, but the best way to arrange for this inspection would be, in my opinion, to have an officer appointed for the purpose like a bank inspector.

51. *Chairman.*] Would not that be attended with very heavy expense? The Colony is large, and these societies are spread all over a very large area, and if the Government officer is to examine the accounts of every one of them the examination would be attended with a great deal of expense?—I don't think it would weigh heavily. Suppose you gave a man of that description £1,000 a year and he paid his own travelling expenses, there would be a number of lodges to contribute towards it, and when distributed out in that way the amount to be paid by each lodge would be very trifling.

52. Do you think the lodges would be willing to pay this?—I don't think they would object.

53. *Mr. Walker.*] You think that if the money were raised in that way it would be a very insignificant charge on each lodge?—I think so. You might let each lodge pay in proportion to the number of its members.

54. *Chairman.*] You are referring now particularly to the duties of an inspector, but don't you think that there would be several very important duties which could only be properly performed by a central office, such as registration, examination of the rules, and of the proposed amendments to rules?—Yes.

Dr.
Mathews,
M.L.A.

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E.
Matthews,
 M.L.A.
 April 28, 1881.

55. Would not those functions necessitate the establishment of an officer at some central place?—The inspecting duties would not occupy the whole year, and it is not very often that rules are amended, &c., so that the inspector would be able to spend one month out of every three in the inspecting work in different divisions, taking one or more particular divisions in one month of the quarter, and so on.

56. Mr. *Walker.*] It would take up one man's time pretty well?—Yes; but these sort of lodges are not in small villages; they are all at places that are tolerably accessible.

57. *Chairman.*] Do you think that the contributions towards the salary of such an officer as you speak of should be made *pro rata* according to the number of the members of each lodge?—Yes.

58. But apparently the societies at Kimberley are in a very much more prosperous condition than many of the societies here in the Colony. Would you still apply the same rule for contributions?—Yes; I think so. I see no reason why it should not be applied.

59. And you don't think it would unduly cripple small and poor societies?—I think it would come to such a very small amount per annum—the maximum of what a society would have to pay would be about £10—and really that is not very much.

60. Mr. *Walker.*] I suppose the best way would be to charge so much a head, say a shilling or two shillings a year?—Yes. Of course without statistics it is difficult to say exactly, but if you had a proper return of the number of individuals who are members of the different lodges you would at once see what would be a fair proportion.

61. Mr. *Hockley.*] The numbers are constantly altering. The returns would need revision every year?—Yes.

62. Mr. *Mackay.*] If the charge were per head, but not if each society contributed the same sum?—Not so frequently. This is merely an idea of my own which I submit for the consideration of the Committee.

A P P E N D I X .

[A.]

RETURN in compliance with a resolution adopted on the 28th July, 1880, by the Honourable the House of Assembly, as follows, viz. :—“ That the report of the Select Committee on Friendly Societies be forwarded to Government, with the recommendation that steps be taken during the recess to elicit the opinions of persons interested in Friendly Societies.”*

ENCLOSURE TO CIRCULAR (PARLIAMENTARY) No. 17, DATED 19TH AUGUST, 1880.

QUESTIONS TO BE SUBMITTED TO PERSONS INTERESTED IN OR ACQUAINTED WITH THE FRIENDLY SOCIETIES OF THE COLONY.

1. Be good enough to state what friendly societies you are associated with ; whether you hold any, and what, offices in connection therewith ?
2. Have you informed yourself sufficiently of the nature of the rules of the friendly societies in your district to enable you to form an opinion as to their working, and whether they have secured the objects for which they were established ?
3. How many members compose the societies, respectively, to which you now refer ?
4. Please state how contributions are made to the funds, and what capital sum has accumulated in these several societies, stating each separately ?
5. Describe the process of paying in contributions, state the number of officers through whose hands the money passes, and what limits there are to the control which they have over the funds ?
6. Do the rules usually provide for sufficient protection against defalcation or loss, and is guarantee or security furnished by any of the officers ? If so, state how ?
7. How are the societies' funds invested and secured ?
8. How are the securities protected ?
9. Describe the process of keeping the accounts of the society ?

*Only such communications as contain replies to the questions submitted are here printed.

10. What audits are made, by whom, and how often? Are these sufficient? Can you recommend any, and what, improvement?

11. In your opinion can these audits be more effectually made by members of the society, or by qualified accountants, not being members?

12. Have the societies to which you now refer sustained any losses of money? If so, when, and to what cause do you attribute the loss?

13. Do you consider the funds now held by these societies sufficient to meet possible demands by members, according to the average rate of death and sickness?

14. Would they be sufficient in the event of an epidemic or some other extraordinary fatality amongst members? If not, what do you recommend?

15. Assuming that the "Friendly Societies' Act of England" provides for the appointment, by Government, of a registrar, the right to register a society in his office, to file a copy of rules with him, give him power to object to such rules, also power to audit the accounts and examine the assets and securities, and inquire into the working of a society; gives societies power to hold land in the name of trustees, to sue and be sued in the name of trustees: provides for giving societies preferent claim in case of the insolvency of a defaulting financial officer, and protection against the misapplication of funds; compels societies to render annually to the registrar statements of receipts and expenditure, funds, and effects, and every five years to furnish a report on the condition of the society, with a valuation of assets and liabilities, and fixes penalties for breach or contravention of the provisions of the Act; do you consider that a similar or analagous enactment should be passed in this Colony?

16. In case you should be of opinion that the provisions of that Act are too elaborate and likely to be too expensive, do you consider that there should be any legislation at all in the direction of any of those provisions? and what other subjects in connection with friendly societies do you think should be legislated upon?

17. Suppose you favour legislation and the appointment of a registrar or auditor, with the necessary subordinate officers to act at remote places, do you think that the various societies in the Colony would be willing to contribute the funds requisite to pay salaries and expenses?

18. In case you answer the preceding in the affirmative, please state how much money you think should be annually contributed to these funds, and how should an assessment in respect thereof be made upon the members?

19. In case you favour registration, should it, in your opinion, be compulsory or optional?

20. Do you think that compulsory registration would be re-

garded by the societies as an arbitrary interference with their liberties ?

21. Suppose the Government directed the various civil commissioners of the Colony to cause effective audits of accounts and examination of affairs of the various friendly societies in their districts to be made, do you think that the requirements of the societies would be sufficiently met ?

22. Do you think that the courts of justice of the Colony should have jurisdiction in any disputes or matters usually settled by the members of the societies under their rules ? If so, should it be for hearing and deciding these matters in the first instance, or only by way of appeal ?

23. Be good enough to furnish any other information or suggestions relative to the subject under inquiry, especially as to what legislation (if any) you consider necessary for the protection of friendly societies.

SCHEDULE of Replies received through the several Civil Commissioners to Circular 17 of 1880, respecting Friendly Societies.

No.	Division.	Date of Civil Commissioner's Reply.	Nature of Reply.
1	Aberdeen	Dec. 13, 1880...	Nil Return.
2	Albany	Dec. 18, 1880...	Reply, dated 15th December, 1880, from Secretary Eastern Province Lodge "Odd-Fellows," Graham's Town.
		Mar. 8, 1881...	Reply of Albany Brethern Benefit Society Graham's Town.
3	Albert	Mar. 5, 1881...	Nil.
4	Alexandria	Sept. 17, 1880...	Nil.
5	Aliwal North	Sept. 21, 1881 ..	Nil.
6	Barkly (Wodehouse)...	Nil.
7	Barkly (Griqualand W.)	Mar. 12, 1881...	Nil.
8	Bathurst	Dec. 15, 1880 ..	Reply, dated 15th December, 1880, from Secretary Court No. 6 141 of Ancient Order of Foresters, Port Alfred.
9	Beaufort West	Dec. 29, 1880...	Reply, dated 30th September, 1880, from Secretary to "Odd-Fellows' Lodge," Beaufort West.
10	Bedford	S pt. 13, 1880...	Nil.
11	Bredasdorp	Sept. 8, 1880...	Nil.
12	Caledon	Dec. 14, 1880...	Nil.
13	Calvinia	Sept. 21, 1880...	Nil.
14	Cape	Feb. 22, 1881...	Reply, dated 20th December, 1880, from W. T. Hawthorn, a member of "Carnarvon" Lodge of Freemasons. Reply, dated 21st December, 1880, from Mr. Johan Jansen, Cape Town.
15	Carnarvon	Sept. 16, 1880...	Nil.
16	Catheart	Sept. 9, 1880 ..	Nil.
17	Clanwilliam	Sept. 9, 1880...	Nil.
18	Colsborg	Sept. 13, 1880...	Nil.
19	Cradock	Oct. 21, 1880...	"Odd-Fellows' Society decline to answer the questions submitted to them.
20	East London	Dec. 14, 880...	Enclosing reply, dated 29th October, 1880, from Past Provincial Grand Master, Kaffrarian District, Independent Order of Odd-Fellows.
21	Fort Beaufort	Dec. 13, 1880...	No replies have been received from any friendly societies.
22	Fraserburg	Sept. 9, 1880...	Reply from J. C. Gie, member of Independent Order of Good Templars, dated 21st September.

SCHEDULE of Replies received, &c.—*continued.*

No.	Division.	Date of Civil Commissioner's Reply.	Nature of Reply.
23	George	Oct. 14, 1880...	Reply from Archdeacon Fogg and President of S. Mark's Benefit Society, George, dated 12th Oct.
24	Graaff-Reinet	Oct. 11, 1880...	Grand Mason of "Loyal Victoria" Lodge of "Odd-Fellows," Graaff-Reinet.
25	Hanover	Sept. 9, 1880...	Nil.
26	Hay	Mar. 3, 1881...	Nil.
27	Herbert	Feb. 26, 1881...	Nil.
28	Heschel	Dec. 15, 1880...	Secretary to Lodge of Independent Order of Good Templars reply, dated 14th December, 1880.
29	Hope Town	Oct. 2, 1880...	Reply of Secretary "Nil Desperandum" Lodge, Independent Order of Good Templars, dated 28th September.
30	Humansdorp	Sept. 8, 1880 ..	Nil.
31	Jansenville	Dec. 14, 1880...	Reply of Mr. J. Birch, J.P., dated 3rd November, 1880, and of the Civil Commissioner, dated 13th December.
32	King William's Town	Nov. 18, 1880...	Reply of Treasurer, "Kaffrarian Good Intent" Lodge I.O.G.T., dated 4th October. Reply of Past Provincial Grand Master of "Odd-Fellows," and Past Chief Ranger of "Foresters," King William's Town. Alexander Duncan's reply, dated 4th October, 1880. Is a member of "Odd-Fellows" and "Foresters" Friendly Societies.
		Mar. 5, 1881...	Reply of the Kaffrarian District Independent Order of Odd-Fellows.
33	Kimberley	None yet received.
34	Knysna	Oct. 6, 1880 ..	Reply (25th September) of Deputy Grand Worthy Chief Templar of the "Hope of Knysna" Lodge I.O.G.T. Reply of Mr. T. Horn (Freemason), dated 13th September, 1880. Reply of Mr. B. Mortimer, dated 13th September, 1880.
35	Komgha	Sept. 9, 1880...	Nil.
36	Ladismith	Sept. 13, 1880 ..	Nil.
37	Malmesbury	Dec. 6, 1880...	Reply of Mr. J. S. de Villiers, Secretary Lodge St. John's (Masonic), dated 6th December, 1880.

SCHEDULE of Replies received, &c.—*continued.*

No.	Division.	Date of Civil Commissioner's Reply.	Nature of Reply.
38	Middelburg	Sept. 10, 1880...	Nil.
39	Mossel Bay	Dec. 9, 1880...	Nil.
40	Murraysburg	Dec. 13, 1880...	Nil.
41	Namaqualand	Mar. 2, 1880...	Nil.
42	Oudtshoorn	Sept. 7, 1880...	Nil.
43	Paarl	Dec. 8, 1880 ...	Nil.
44	Piquetberg	Oct. 14, 1880...	Nil.
45	Port Elizabeth	Dec. 20, 1880...	No replies as yet.
46	Prince Albert	Sept. 11, 1880...	Nil
47	Queen's Town	Mar. 2, 1881 ..	Reply of Committees of Cathcart Lodge I.O.G.T.
48	Richmond	Nov. 9, 1880..	Reply of Treasurer, Richmond Friendly Society.
49	Riversdale	Oct. 7, 1880...	Reply of Mr. Morkel, a member of Independent Order of Good Templars.
50	Robertson	Oct. 11, 1880...	Nil.
51	Simon's Town	Oct. 11, 1880...	Reply of Rev. W. M. M. Wilshere, President of St. Francis Church Friendly Society, dated —.
			Reply (3rd January, 1881) from Rev. Canon Baker, Kalk Bay.
52	Somerset East	Dec. 14, 1880...	Reply of Mr. A. Cruickshank, member of "Odd-Fellows'" Friendly Society.
53	Stellenbosch	Dec. 8, 1880...	Reply of President of Stellenbosch Onderlinge Vereeniging, dated 13th October, 1880.
54	Stockenstrom	Sept. 9, 1880...	Nil.
55	Stutterheim	Sept. 15, 1880...	Nil.
56	Swellendam	Oct. 1, 1880 ..	Nil.
57	Tarka	Oct. 18, 1880...	Nil.
58	Tulbagh	Sept. 29, 1880...	Nil.
59	Uitenhage	Jan. 3, 1881...	Nil.
60	Uniondale	Sept. 16, 1880...	Nil.
61	Victoria East... ..	Jan. 3, 1881...	Nil.
62	Victoria West	Dec. 10, 1880...	Nil.
63	Willowmore	Sept. 18, 1880...	Nil.
64	Wodehouse	Sept. 13, 1880...	Nil.
65	Worcester	Oct. 12, 1880...	Nil.

Colonial Secretary's Office,
24th March, 1881.

REPLIES TO QUERIES OF PARLIAMENTARY CIRCULAR.

Loyal Eastern Province Lodge,
Albany District, Graham's Town,
December 15, 1880.

1. I am a member of the Eastern Province Lodge of Odd-fellows' Manchester Unity Friendly Society, and of such lodge am permanent or paid secretary, and have been for five consecutive years.

2. I have, and fully believe that by the working of the lodge the object is attained for which it was established.

3. The annual return issued by our parent society is best able to answer this query, for we have members in every known quarter of the world.

4. Contributions are made by fortnightly and annual payments. The accumulated capital of this society can only be arrived at by reference to the voluminous reports, returns, and statistics furnished by our parent society each year to the Imperial Government.

5. Payments are made payable fortnightly, and are paid to the secretary, and by him to the treasurer, the amount paid each night being notified in open lodge and entered on the minutes of proceedings.

6. The rules provide against defalcations or loss by its half-yearly audit of all accounts, books, &c. ; security is given by bond by the secretary and treasurer.

7. In first mortgage on landed property and secured by bond.

8. Securities are protected by fire policies, &c.

9. Accounts of the lodge are kept in a nightly receipt book, pence book, fine book, cash book, and a balance statement book. All these books contain an epitome of each lodge night's receipts, and show balance with the amount as stated in minute book. The system of keeping the accounts is clear and intelligible, and may be understood, by the most illiterate. This system is uniformly adopted by the Manchester Unity Friendly Society.

10. Audits are made half-yearly, or if lodge requires, may order one at any moment. Books and accounts are audited by three of our own members, duly elected in open lodge. At such audit the outgoing and incoming officers are all present to satisfy themselves that all is correct. These audits in my opinion are sufficient, and cannot recommend any improvement on the system.

11. In my opinion these audits can be done as well by our own members as by any official appointed to such duties, for this reason, that we number amongst us some of the most qualified actuaries and accountants that the present age can boast of, and as a whole our members are conversant with the system adopted to keep lodge accounts or books.

12. This lodge has not sustained any loss during its sixteen years' existence; on the contrary it has amassed considerable wealth in the shape of funds and lodge buildings.

13. I do, but if it so happened that any lodge in connection with the unity was taken short of funds through no fault of its own, then the matter is taken up by the district branch of the order, and by them referred to the board of directors, who generally place the matter right.

14. I consider our funds quite sufficient to cover any emergency in case of an epidemic. For instance, at the present time there are thirty-three members of this lodge at present engaged in the war in Basutoland, and each of these are insured in our lodge, in case of death £25, and in sickness 21s. per week. This lodge has sustained through the death of yeomanry at Kalabani its pro rata share of £75 = £50, and thus consider that as we are but a friendly society we should receive friendly consideration at the hands of Government and be recouped a portion of this sum.

15. I do not consider that the Friendly Society Act of England at all applicable to this Colony, and much doubt if any similar measure would work here, at any rate in connection with this order, for we are fully secured by our general laws, &c.

16. The main principal urging legislation is to legalize our transactions, promises, &c., and for trustees to be sued and sue upon all matters on behalf of the lodge.

17. I am not in favour of the Government appointing a registrar or auditor, and am fully convinced that no lodge would sanction any of its funds being disbursed or paid away as salaries to such officers.

19. Compulsory registration would not act.

20. I do.

21. Government, through the civil commissioners, could do no better than we do at present.

22. I do not think it advisable to make every dispute a matter for judicial adjustment; but, as we are at present, our rules gives us a miniature, magistrates' judges', and supreme courts; also courts of appeal, where cases or appeals are heard and decided upon by some of the most learned men of the day, and this without the great loss of time and enormous expense incurred in bringing matters before our Government courts of law.

23. I consider that if Government were to introduce a Bill legalizing all friendly societies, and thus opening up the way for further enactment, then each lodge or society, as it thought proper, might avail itself of the Act and become registered, in a somewhat similar manner as the Limited Liability Act. These are my own views as a member of the lodge, and it may not be taken as granted that this is the feeling of each member; some are in favour of an Act, but the majority are against it.

R. J. COGAN, Secretary E.P. Lodge.

ALBANY BRETHREN BENEFIT SOCIETY, GRAHAM'S TOWN, respectfully tender the following answers to the questions submitted by the Colonial Government, which have been passed at a full summoned meeting of members, held 7th day of February, 1881:—

1. The Committee appointed by the members of the Albany Brethren Benefit Society, Graham's Town, to consider the questions propounded by the Government, having for its objects a Friendly Society Act:—Brother O. Estment, President; G. Tinkler, Vice-President; Brother Wm. Tomlinson and C. Porter, Trustees; Geo. Shaw, Perm. Secretary.

2. The above society has worked well and prospered for over fifty (50) years and fully carried out the object for which it was established.

3. One hundred and twenty (120) members with twenty (20) honorary members.

4. Contributions monthly at 2s. per month.

5. Through the president and two trustees.

6. We consider there is ample protection, as the officers may be called to account at any meeting night by a single member through the president.

7. By deposits in the society's name, not being at the disposal of the officers.

8. Under a charter of the Government of South Africa.

9. They are kept by the permanent secretary of the society.

10. Two auditors elected annually, and are audited quarterly. We deem that quite sufficient.

11. Certainly; the members would soon find out if anything was going wrong, having a better knowledge of the working of the society than a stranger.

12. None whatever.

13. Fully.

14. We presume there will, from the experience of past fifty (50) years.

15. We do not consider it requisite, as the Albany Brethren Benefit Society is constituted under the colonial law can sue and be sued in any legal court of the Colony.

16. Legislation might be necessary in the different societies in England, but not in a local society under the law of the Colony.

17. The expense of legislation would be detrimental, and be a tax upon our members, which would tend to diminish our numbers, and, further, prevent new members from joining.

18. Cannot form any opinion.

19. Certainly optional.

20. We presume it would be arbitrary.

21. Not more so than at present, as the working of the society business can prove for fifty (50) years.

22. We believe that the courts of justice in this Colony have full power over our society, being a local one.

WM. TOMLINSON,
CHARLES PORTER,
O. E. ESTMENT,
G. TINKLER,
GEO. SHAW, Secretary.

ANSWERS TO ENCLOSURE TO COLONIAL OFFICE CIRCULAR
(PARLIAMENTARY) No. 17, OF THE 19TH AUGUST, 1880.

1. I am a member of the "Ancient Order of Foresters' Friendly Society, and am financial secretary of the local branch of that society at Port Alfred.

2. Yes.

3. Thirty-six financial, and thirteen honorary members.

4. Each financial member has to pay 1s. per week; namely, fourpence to the sick and funeral fund, fourpence towards the medical expense fund, and fourpence towards the management expense fund. Honorary members pay 1s. per month towards the management expense fund. The accumulated capital of our branch amounted to £269 0s. 7½d. on the 30th June, 1880, the last time of auditing the books. This sum has accumulated since the year 1875.

5. Contributions are paid fortnightly. They are paid through the secretary to the treasurer, who must place the same to the credit of the society in the Standard Bank of British South Africa, so soon as may be convenient thereafter.

6. Yes; the secretary gives security for £20, and the treasurer for £100.

7. The surplus fund of our society are placed in the Standard Bank as fixed deposits, bearing interest at the rate of 5 per cent. per annum.

8. Nil.

9. Our society contributes to three separate and distinct funds; namely, the "Sick and Funeral Fund," the "Medical Expense Fund," and the "Management Expense Fund." Each fund is kept separate and distinct, and no money can be applied to any other purpose than that for which it was contributed.

10. Our books are balanced and audited every six months, namely in January and July of each year. The auditors are elected by the members at the last meetings in the months of June and December, and commence their labours so soon as the half year has closed. In my opinion these audits are quite sufficient.

11. In my opinion these audits can be made as effectually by

members of a society as could be done by qualified accountants not being members; for members of friendly societies are, as a rule, very cautious in selecting their auditors. If societies were compelled to engage the services of a qualified accountant, it would in a great many cases not only be a great inconvenience, but it would also be very expensive, and in many cases be beyond the means of friendly societies.

12. Our society has not sustained any loss of money since its existence from 1875.

13. Yes; I consider them quite sufficient.

14. No, they would not. I would recommend that societies should make provisions in their rules that, in case of an epidemic or some other extraordinary fatality amongst the members, the whole of the funeral money be not paid at one time, as at any ordinary death; but that it be paid in instalments of, say, three, six, nine, or twelve months; and that societies at once make a levy upon its members to make up the requisite amount; and that, should a portion of the members refuse to contribute towards such levy, the trustees ought to have power to enforce the same, by appealing to the court of resident magistrate in the division, and such court ought to have power to compel such members to contribute their share toward such levy to ensure the stability of friendly societies.

15. I believe that the Friendly Societies' Act of England would be too stringent and expensive in its application in this Colony.

16. I am of opinion that there ought to be a Friendly Societies Act passed in this Colony, having for its objects the appointment of a registrar, the right to register a society in his office, and file a copy of rules with him, and give him power to object to such rules. It should also give friendly societies power to hold land in the name of the trustees, to sue and be sued in the name of the trustees; it should also provide for giving societies preferent claim in case of the insolvency of a defaulting officer, and protection against the misapplication of funds; it should compel societies to render annually to the registrar a statement of receipts and expenditure, funds, and effects; and to furnish a report every five years on the condition of the societies; and fix penalties for breach of contravention of the provisions of the Act.

17. I do not think that the various friendly societies in this Colony would willingly contribute the fund requisite to pay salaries and expenses if the Friendly Societies' Act of England were introduced into this Colony; it would bear very heavily upon thinly populated districts. But I am led to believe that if the various civil commissioners or distributors of stamps in the Colony were appointed assistant registrars, and certain fees charged for registration, &c., nearly all friendly societies in this Colony would avail themselves of the provisions of such an Act.

18. In my opinion this scheme would be too expensive for friendly societies to entertain. In some districts, where there is only one society, the burden of paying salaries, &c., for the officers of that district would fall upon that one society alone, which unaided could not exist under those circumstances.

19. In my opinion registration should be optional here, as in England; but to encourage and foster registration societies not registered should be excluded from the provisions of the Act altogether.

20. I believe that compulsory registration would be regarded by the societies as an arbitrary interference with their liberties.

21. I think if the various civil commissioners in the Colony were appointed assistant registrars, through whom friendly societies could register and file a copy of rules for transmission to the registrar, and to act for and on behalf of the registrar in their respective districts, that the requirements of friendly societies in this Colony would be sufficiently met.

22. I do not think that courts of justice should interfere or have jurisdiction in any disputes or matters usually settled by the members of the societies under their rules, for in every case where a society fails to fulfil or neglects to carry out the provisions of its contract with a member, such member has always power to seek redress in a court of law.

23. I think provision ought to be made prohibiting friendly societies from expending their funds; except those purposes for which the money was contributed. For instance, if a society possesses two distinct funds, they ought to be prohibited from making use of money belonging to one fund for purposes of the other under pretence of borrowing the same, and that it will be refunded, which is seldom or never done.

CHAS. A. WAGNER,
Sec. Court No. 6,141, A.O.F.

Port Alfred, 15th December, 1880.

ANSWERS TO CIRCULAR (PARLIAMENTARY) NO. 17, DATED
19TH AUGUST, 1880.

1. I am a member of the Manchester Unity Independent Order of Odd-fellows' Friendly Society, and have been so for sixteen years. I hold no office at present, but have, during the period stated, filled almost every office in the lodge and district branch, my present standing being that of a past provincial grand master.

2. I have studied the rules of the society I am connected with.

3. The lodge of which I am a subscribing member, the Kaffrarian Lodge No. 5,210, has one hundred and seventy

members. The Kaffrarian district, in which I am a past officer, is composed of eleven lodges, with an aggregate membership of six hundred and fifty.

4. Contributions are made fortnightly, at the rate of tenpence halfpenny per week. The accumulated funds of the Kaffrarian Lodge is about two thousand six hundred pounds.

5. Contributions are paid on lodge nights by the members to the secretary, who, at the close of the proceedings, hands the cash received to the treasurer, who must place the same in a local bank within forty-eight hours after receipt. Where the rules are well enforced and the business managed properly, these officers have a very limited control over the funds. On the other hand, where the members are careless and inattentive, the secretary has a dangerous power over the funds, more in respect to the money being paid in by members than as regards the expenditure of the lodge.

6. The rules do generally provide sufficient protection against loss or defalcation when fairly and carefully administered. Security is seldom furnished by any of the officers. The rules of the Manchester Unity provides that bonds should be given by the secretary and treasurer. This precaution is frequently neglected, and owing to the provisions of the English "Friendly Societies Act" not extending to this Colony the bonds have been held to be useless.

7. The funds of the lodge of which I am a member are invested in landed property, first mortgage, and the bank.

8. The securities are held by trustees appointed by the lodge, and are chiefly deposited in the bank.

9. Payments are received from the members, and entered into a lodge night receipt book, under the different headings, such as "Sick and Funeral Fund," "Management Fund," &c. A similar entry should be made on a card held by the member, and initialled by the secretary. This constitutes the member's receipt. This excellent protection is much neglected I regret to say, and is the cause of loss to members and the society. From the "Lodge Night Receipt Book" the payments are entered into a book named a "Pence Roll," which contains the names of every number, and is ruled so as to show every weekly payment, and when regularly posted shows at a glance the member's position. There is also a "Cash Book" showing receipts and disbursements. There are several minor books, such as "Fine Book," "Proposition Book," all of which, when carefully written up by honest and trustworthy officers, constitute an exceedingly simple and effective system of keeping the accounts.

10. The audits are made half-yearly by two or more members of the lodge. They are not in my opinion sufficient, but often of the most slipshod and perfunctory character, by members selected often for their very unfitness, who sign balance sheets and books as correct upon the verbal information offered by the

officer whose accounts are being audited. I would recommend that the auditors when composed of members of the society together with the secretary and treasurer should make a declaration to the correctness of the financial statement audited before a justice of the peace, who should sign the statement and "Cash Book."

11. I am in favour of half-yearly audits by members of the society, with an annual audit by a qualified accountant, not a member. I think this would give confidence to many members who are unable to attend regularly.

12. I cannot state positively as to actual loss of money sustained, although I have a strong and well-grounded suspicion that such has been. I attribute the loss to worthless audits and the carelessness of members, where smart and unscrupulous secretaries have manipulated the figures, and in one case withheld or made away with important books and necessary documents.

13. I consider the funds ample and sufficient for all proper and possible demands, when the rules are judiciously administered, as the rates of contribution and payments are based upon the English tables of sickness and mortality, which are much higher than in this part of the Colony.

14. I think the funds would be quite equal to a very considerable epidemic or fatality in any one locality, owing to the excellent principle of the Odd-Fellows' Friendly Society, which spreads the burden over a large area at a pro rata charge per member.

15. I am strongly of opinion that there should be a "Friendly Societies Act" passed in this Colony, affording legislative protection and recognition, but nothing so elaborate as the English Act. I am in favour of the appointment of a registrar, with the right to register the rules of societies in his office, to file a copy of the rules in his office, with power to object to any rules; also power to audit the accounts and examine the assets and liabilities and securities, and inquire into the working of a society; to compel societies to render annually to the registrar statements of receipts and expenditure, funds and effects, with a triennial valuation of assets and liabilities, together with the power of fixing penalties for breaches or contravention of the Act.

17. I am of opinion that there would be no reasonable objection on the part of friendly societies to contribute towards the expenses of a registrar's department, but certainly not to bear all the cost of working such an establishment. Nor do I think it would be either just or equitable that they should bear the entire burden. These societies for the most part are worked gratuitously, and in most cases confer great benefits upon the localities where they are established by inculcating prudent and provident habits, and thus tending to avert poverty, pauperism, and crime,

aiding the state to bear responsibilities which would inevitably fall upon it. These invaluable services should be reciprocated by the greater portion of the expenses of the registrar's department being paid out of the general revenue.

18. My answer to the foregoing question being of a modified character, I am not in a position to say definitely how much should be contributed. The assessment could easily be made, so far as the Odd-Fellows' Society is concerned, through the district lodges, at a *pro rata* amount per member good on the books at the last annual return.

19. Registration should in my opinion be compulsory, or it would be worthless.

20. I do not think compulsory registration would be regarded as an arbitrary interference, so far as my experience goes, nor should it be by well-disposed members.

21. I certainly do not think that the requirements of friendly societies would be met by the method proposed in this question. I would much prefer that nothing at all should be done than such an alternative. Civil commissioners in most districts, and chiefly where friendly societies exist in centres of population, have their hands quite full enough with their legitimate work, and the chances are the proposed duties would be left to subordinates, with neither the interest nor capacity to perform such functions satisfactorily. The plan in my opinion is utterly utopian.

22. I do not think the courts of justice in the Colony should have jurisdiction in disputes arising out of the rules of these societies. The rules and practice of the Odd-Fellows' Society provides admirably for the settlement of all matters of this kind by committees of arbitration, appeals to the lodge, district, and board of directors. I much prefer that it should remain so. If such a power as suggested were given, even to appeal only, it would I fear lead to frivolous and vexatious litigation, detrimental to the progress and best interests of such societies.

General Remarks.

I have expressed my opinion strongly in favour of immediate legislation, with the establishment of a registrar's department. My idea is that the Odd-Fellows' Society, and I believe other societies, which are at present affiliated to parent institutions in England, should ultimately sever the connection, and set up on their own account. This would be the first step towards that object, which will take time to mature. I don't advocate separation on any revolutionary or republican theories, but simply that I believe colonial business in the shape of appeals, &c., must be little other than a nuisance to the boards in England. It involves immense trouble to the colonial authorities, and the result is dilatory and unsatisfactory.

Whatever legislation is adopted should, in the first instance, be

as simple as is compatible with efficiency. A few years' practical experience would suggest the necessary improvements, when a more conclusive and consolidated Act might with advantage be passed.

I am decidedly of opinion that in the true interest of friendly societies, no one should be allowed to join more than one. The result of my observation is that joining more than one leads to questionable practices subversive of the true uses of such institutions, and in many cases creates an unhealthy and prejudicial rivalry.

T. C. HENDERSON,
Past Provincial Grand Master,
Kaffrarian District,
Independent Order of Odd-Fellows, F.S., M.U.
East London, 29th October, 1880.

GOOD TEMPLAR.

ANSWERS TO ENCLOSURE TO CIRCULAR (PARLIAMENTARY) No. 17, OF 19TH AUGUST, 1880.

1. Independent Order of Good Templars. Treasurer to a lodge at Simon's Town for a few months. I have ceased to be a member of that particular lodge by my having left the district.

2. Cannot very well give an opinion.

3. About twelve, it being still young.

4. Entrance quarterly, and degree fees, which are very low.

5. Two; the secretary and treasurer; the latter making a payment only when authorised, in writing, by the Chief Templar.

6. Security has to be given by the treasurer, to be approved of by the lodge.

7. Simply to pay the working expenses of the lodge, and sums would be granted, by a vote of the majority of the members, for any charitable purpose.

9. A simple debtor and creditor account, the disbursements being supported by vouchers.

10. By the financial committee, consisting of three members of the lodge.

11. At present, yes. Should the accounts become complicated as the society progresses, I would suggest that provision be made for the appointment of two or three non-members to perform the work.

12. No.

13. No.

16. The following provisions should be made by the legislature for the protection of friendly societies:—

Power to hold land, and sue and be sued, in the name of trustees; compelling societies to publish a statement, say every

two years, in a local paper or the Gazette, of the affairs of the society, to be signed by the treasurer and secretary, or some other officers, who must be held punishable by the Act for publishing a wilfully false statement; and protecting the society, or a committee appointed for the purpose, in a *bonâ fide* inquiry into the moral character or acts of a member contrary to the rules of the society by proclaiming the same privileged.

2. Yes.

22. No.

J. C. GIE.

Fraserburg, 21st September, 1880.

No. 62.]

Civil Commissioner's Office of Cradock,
21st October, 1880.

The Honourable Colonial Secretary,
Cape Town.

SIR,—With reference to Circular No. 17, 1880, I have the honour to report that there is only one friendly society in Cradock, Odd-Fellows, and in reply to my application to the chief of the society, to whom I sent a copy, I was informed that they decline to answer any questions connected with their society.

I have, &c.,

JAMES AYLIFF.

ANSWERS TO PARLIAMENTARY CIRCULAR NO 17, RESPECTING FRIENDLY SOCIETIES.

1. I am president of the St. Mark's Benefit Society, George.
2. I am well acquainted with the rules of the St. Mark's Benefit Society, but not with those of any other friendly society in this district.
3. There are forty-one (41) members of the St. Mark's Benefit Society.
4. Each member pays 1s. 6d. monthly. The accumulated capital of the society amounts to £310.
5. The monthly payments are made directly to the treasurer by each member at the monthly meetings of the society. The treasurer pays the allowances to the sick members through the visiting officers of the society, and invests accumulated capital according to the instructions which he receives from the society.
6. No provision is made in the rules against defalcation or loss.
7. The society's funds are invested in bank deposits and loans, bearing interest.

8. The securities are not protected.
9. The accounts are very simple. There is one ledger in which the monthly subscriptions are entered on one side and the payments to sick members on the other side. Once every three months the ledger is balanced.
10. The treasurer's accounts are audited every three months by auditors appointed by the society.
11. These accounts are so simple that there is no difficulty in their being audited by members of the society without professional assistance.
12. The St. Mark's Benefit Society has sustained no losses.
13. Yes.
14. Yes.
15. Yes, if the machinery for carrying out the Act were connected with the local magistrate's office, as is the Government Savings Bank.
16. See answer 15.
17. I think that for the sake of the security which Government inspection would afford friendly societies would be willing to pay something.
18. I think that one per cent. of the annual income of the society might be paid out of the general fund for this purpose.
19. Compulsory.
20. No.
21. See answer 15.
22. By way of appeal.

P. P. FOGG,
Archdeacon of George.

October 12, 1880.

ANSWERS TO QUESTIONS CONTAINED IN ENCLOSURE TO
CIRCULAR (PARLIAMENTARY) NO. 17, DATED 19TH
AUGUST, 1880.

1. Manchester Unity of Odd-Fellows, Grand Master of Loyal Victoria Lodge, Graaff-Reinet, and Past District Secretary.
2. Have been connected with said society for upwards of ten years, interested myself in its working, consider that its objects have been satisfactorily met.
3. About 2,000 belong to the society throughout the Colony, of which Graaff-Reinet has one lodge (recently established), numbering forty numbers.
4. Entrance fee one to five guineas, eighteen to thirty-six years of age; subscription 1s. weekly; additional annual contributions 2s. to 7s. 6d., twenty-four to thirty-six years of age; unable to state sum accumulated in Colony; Graaff-Reinet about £75.
5. Fortnightly, in open lodge; secretary and treasurer, latter banking all moneys excepting £10; money drawn on signature of chairman and treasurer.

6. No ; bond of treasurer for £20 is only protection.
7. Deposits in banks or first mortgage of property.
8. Lodge trustees.
9. Two separate funds, sickness and death, and management purposes.
10. Members appointed by lodge half-yearly. Yes. None.
11. The audits cannot be more effectually made than at present.
12. None.
13. Yes.
14. Quite sufficient.
15. Not in its entirety.
16. Yes ; that a magistrate should register the rules, that the society should have the power to hold land and other property in name of trustees, that the society should have preferent claim in case of the insolvency of a defaulting officer, that the society should have protection against the misapplication of funds by any of its officers.
17. No ; such officers are not required.
19. Optional.
20. Yes.
21. See answer to question 11.
22. Yes ; but in cases of appeal only. I would respectfully suggest that these circulars be sent to the different societies in each district, that they may have an opportunity of giving their views (as a body) on this subject.

Herschel, 14th December, 1880.

D. B. Hook, Esq., C.C. and R.M., Herschel.

SIR,—I have the honour to acknowledge receipt of your letter of yesterday's date, and hasten to reply to certain queries contained in Parliamentary Circular No. 17, dated 19th August, 1880.

1. The only friendly society I am associated with is that of the "Independent Order of Good Templars." I hold the office of secretary to my lodge.

2. Our lodge, "Traders' Hope," has had and still has many difficulties to contend with by what I may call a chronic state of warfare, yet it has tended to secure the object for which it was founded, by the introduction of comparative sobriety amongst a class whose isolated condition in life, with few or no *other* restraining influences, led at one time to frequent diurnal and nocturnal orgies, and as a natural sequence an ill condition morally, physically, and financially.

3. Our lodge averages from 16 to 20, but total membership throughout the Colony, Free State, and Griqualand West is many thousands ; exactly I cannot state.

4. This lodge is self-supporting by a quarterly subscription from each of its members, and is from time to time so adjusted as merely to meet its taxes to the grand lodge and other working expenses. Some of our lodges have considerable sums accumulated, but such sums are the private property of lodge.

5. Subscriptions, paid in quarterly, collected by the financial secretary, who funds them with the treasurer. The latter finds security on appointment to office, and only disburses on an order from the Chief Templar.

6. Answered by No. 5.

7. As each lodge sees fit to do with its own.

8. I presume the law courts are open to them as any private individual.

9. Minute, financial secretary, treasurer, and other record book are kept. These are submitted to the lodge either at each meeting or quarterly, usually the latter.

10. Answered by No. 9. Are all-sufficient, and cannot see where an improvement may be made. The several grand lodges keep accounts on a wider basis, which include all lodges in their jurisdiction.

11. Each lodge watches its financial position with a jealous eye, and can usually produce a well-qualified accountant. I do not believe the order will allow of its records being audited by any other than a member. I may be wrong in this though.

12. Never any moneys that have been actually funded. I speak of my own lodge, but believe my reply applies to all.

13. The order itself makes no provision for these exigencies; the mere fact of "sobriety" invariably places man above them. There are however institutions indirectly connected with the order that aim at relieving distress.

14. Cannot say, as I do not belong to the benefit institution. I believe that subscribers are, *according to their contribution*, guaranteed so much weekly or monthly, as the case may be, in the event of illness or interment.

15. Personally I consider that such an "Act" would benefit us, but our several grand executives are more qualified by experience and in the general working of the order at large to reply to this question. I must therefore refer you to them.

16. Answered by No. 15.

17. Answered by No. 15.

18. Whatever expenses attend the carrying out of the Act, should one be passed, would be met I think by a "special" tax, to be imposed by the grand executive in council.

19. Answered by No. 15.

20. I do not think so. It in no way interferes with our private work and objects. Some might view it as the "thin end of the wedge," but this I should consider a narrow one. The fact of "registration by Government" gives us a certain voice and status in the country which we otherwise should not have.

21. Answered by No. 15.
 22. No. We have our final court of appeal in the "Right Worthy Grand Lodge" of America.
 23. None.

I have, &c.,

H. JNO. GORE CLOUGH,
 Worthy Secretary, Traders' Hope, Herschel.

Nil Desperandum Lodge,
 September 28, 1880.

SIR,—In reference to your official notice I beg to inform you that the Independent Order of Good Templars is not a friendly society, as members are not required to pay any more than what will defray the necessary expenses; neither is it a benefit society, as members who require pecuniary assistance are relieved by voluntary subscription. On that account I am authorized to state that no more definite information will be given on the subject.

Hoping the reply will be so far satisfactory,

I remain, &c.,

ANDREW D. MURRAY,
 Secretary.

Jericho, 3rd November, 1880.

To J. J. Watson, Esq., R.M. and C.C.,
 Jansenville.

SIR,—In reply to your letter of the 24th of September, enclosing circular asking a number of questions with respect to friendly societies, I beg to state—

1. As far as I am aware there are no friendly societies in the district of Jansenville, and I have had no connection with any since I lived in London forty years ago; therefore I cannot answer these questions seriatim.

2. With regard to Nos. 15 and 16, I do think some legislation ought to take place so as to protect the individual members from the speculation and embezzlement of the officials; so much of it having taken place that the English Parliament were at last obliged to interfere, but I do think that Act might be simplified for this Colony.

19. Registration should be compulsory.
 20. They ought not so to regard it.

21. I believe so, provided the civil commissioner made a report to the Government and it was published.

23. I have no more suggestions to make about friendly societies, but I have frequently had it upon my mind about public subscriptions. I do think there would be a law compelling a debtor and creditor account to be published. I believe a good deal of roguery is going on, and the public are often imposed upon. I therefore seldom subscribe.

I have, &c.,

JOHN BIRCH, J.P.

FRIENDLY SOCIETIES' CIRCULAR NO. 17, 1880.

Civil Commissioner's Office, Jansenville,
13th December, 1880.

1. None.
2. No.
- 3.
4. Unable to state.
5. Unable to state.
6. Unable to state.
7. Unable to state.
8. Unable to state.
9. Unable to state.
10. Unable to state.
11. Unable to state.
12. Unable to state.
13. Unable to state.
14. Unable to state.
15. Consider the members should be consulted as to their wishes in this respect.
16. Members would be the best to point out any defect in management and suggest modifications.
17. Application as to contribution towards expenses might be made to the officers of societies.
- 18.
- 19.
20. Unable to state.
21. Being unacquainted as to the manner in which affairs are conducted cannot say.
22. Some societies might object to any interference by courts of law.
23. Unable to make any suggestions.

J. WATSON, C.C.

ANSWERS TO QUESTIONS CONTAINED IN "ENCLOSURE TO CIRCULAR (PARLIAMENTARY) NO. 17, DATED 19TH AUGUST, 1880."

King William's Town, 4th October, 1880.

E. A. Judge, Esq. C.C. and R.M.

1. The only society with which I have any immediate connection is the "Independent Order of Good Templars," in which I hold the office of treasurer to the Kaffrarian Good Intent Lodge. My knowledge of other societies, though accurate as far as it goes, is of an acquired and hearsay character.

2. Yes; as far as may be learned by an outsider.

3. The lodge of Odd-Fellows in King William's Town numbers about 200, the Foresters about sixty, the Sons of Temperance about sixty, of good standing.

4. According to age, the initiation fee, and what is called the annual fee, vary in individual cases from 2s. to 7s. 6d. In other respects the contributions are uniform. This refers especially to the Odd-Fellows and Foresters, the present capital accumulated by the Odd-Fellows being £2,000 and that of the Foresters £600 in King William's Town.

5. Fees are paid by members individually on lodge nights to the secretary, who enters every item in a book kept for that purpose. The proceedings are also entered in a minute book, which is read out to the lodge. The secretary's book is signed also by the treasurer, who deposits, or is supposed to deposit, the entire sum, duly received by him from the secretary, in one of the local banks, elected by the lodge, as described with many minor details in the bye-laws of each lodge.

6. Hardly so. Between reluctance in "going to law" and law expenses there are many impediments to ultimate satisfaction. Members are often elected to office, and not being paid for their time do not give proper attention to their work; these may refuse to pay cost of bonds.

7. In the Odd-Fellows on mortgage of property, in the Foresters in one of the local banks. They talk of investing on mortgage.

8. A lawyer employed by the societies looks to this matter.

9. Instructions for this purpose generally come from the head or central office, and its board of directors; that of the Odd Fellows is in Manchester, that of the Foresters *moves* annually.

10. The audits are made half-yearly by auditors appointed from among the members. These are, I should think, sufficient (*vide* next question).

11. It is possible, all things considered, that greater impartiality would be secured by the independent audit of an "outsider." Perhaps the usual audits, I mean the usual custom of

audits, might advantageously be supplemented by occasional audits of an outsider.

12. There have been such losses, and at least one conviction before the resident magistrate in my recollection. The officer had erred through neglecting to put the money in the bank. The particulars I do not know.

13. Quite sufficient. I have never heard an intelligent opinion to the contrary. Members invariably talk of surplus.

14. Of course there are imaginable epidemics for which hardly any provision would be sufficient, but any ordinary or usual fatality could be met and remedied by the existing provisions.

15. Legislation, above all things, whether by new laws or adaptation of the "Friendly Societies' Act of England," would give our societies here an efficiency and an importance unknown before.

16. Independent of the provisions being "too elaborate," &c. (which may not be the case), a special adaptation of them to this country, and having special allusion to this country as South Africa, would prevent endless discontent and disunion, and do good in many ways.

17. The appointment of such an officer with his subordinates would beyond question do good, and give an additional importance to the work. But I almost despair of seeing the various societies unanimous in paying the expenses. Some would, no doubt.

18. This could only be decided by capitation tax, which in turn would greatly depend on the number of members in good standing. From any present point of view it is rather an open question.

19. Compulsory beyond doubt. Optional registration would very soon fall into disuse.

20. With some, very likely, it would; but not with the better informed, whose number and opinions would ultimately preponderate.

21. This would indeed be an improvement if a difficulty would not arise in making such a step consistent with the adaptation before alluded to, but if either plan would be inconsistent with the other, I should prefer seeing the adaptation give way at present.

22. In extreme cases of course it would be well to have the courts of justice to fall back upon, but such appeals would be few in the beginning, and gradually more so. Litigious members as a rule are unpopular, and the majority would sooner suffer some inconvenience than to go law.

23. What I have said here refers to the Odd-Fellows and Foresters chiefly, as, with exception of the "Sons of Temperance," they are the only friendly societies in King William's Town. Other societies, Orangemen, Freemasons, Good Templars, &c., are not friendly societies in the meaning of the accompanying

paper. As stated already I am not a member of these societies, but I know so much of their working otherwise that this may not make any material difference.

S. CRUIKSHANKS.

1. Associated with the Odd-Fellows (Manchester Unity) and the Ancient Order of Foresters, and have fulfilled the duties of nearly every office in connection with both. Am a Past Provincial Grand Master in the former and a Past Ranger in the latter.

2. Have from the offices held by me, and the particular facilities afforded during a district lodge and court secretaryship of over ten years, been able to make myself thoroughly acquainted with the rules, as well as the general working of these societies, and have no hesitation in saying that when energetically worked and judiciously managed they fulfil the objects for which they are established. Failures have occurred within my knowledge, but these were invariably to be traced to laxity in the management and a departure from the rules of society itself.

3. The Odd-Fellows and Foresters each number over half a million of members in different parts of the world. The local branches number respectively Odd-Fellows about 150, Foresters about 60.

4. In both the societies before mentioned the mode of payment is nearly alike as regards contribution to the management fund; that is, there is a certain uniform payment per member per week, while the payments to the sick and funeral fund are entirely different in the two societies. In the Odd-Fellows there is a graduated scale of entrance fees, ranging from 21s. at eighteen years to 105s. at the age of thirty-five, the periodical payments of members being uniform, 2s. per month, with what is called an additional annual contribution for members who join at the age of twenty-four and upwards; this ranges from 2s. to 7s. 6d. per annum. In the Foresters the entrance fees range from 10s. at eighteen to 25s. at thirty-five, the periodical payments being graduated from 1s. 11d. to 3s. 3d. per lunar month, no one being admissible after the age of forty.

NOTE.—I may here say that the general laws of both societies now provide for graduated scales of payments, but the Odd-Fellows' society was established here before this rule was made compulsory. It must be distinctly understood that from the sick and funeral fund only sick pay and funeral benefit can legally be paid, medical attendance, medicine, and all other expenses being defrayed from the management fund.

5. Each member is provided with a card, upon which is entered each payment made by him, and which serves as a receipt as against the society. At the time of payment the amount paid is

entered on this card and initialled by the officer receiving it (financial secretary), and the amount is entered in the lodge night receipt book. At the close of the evening's business this is totalled, and the amount handed to the treasurer for deposit in the bank, the treasurer at the time signing the receipt book. The sum is at the same time entered on the minutes of the night's proceedings; all payments being made by cheque, signed by three of the officers, who are not authorized to sign unless the account or item has passed the lodge. All the funds are practically under the control of the court so soon as they have been placed in the bank.

6. Sufficient protection is afforded by the rules against defalcation, provided they are carried out. The rules also provide that security shall be given by the secretary and treasurer. But this is virtually a dead letter, owing to the expense to be incurred in passing a security bond, the officers being honorary and interchangeable or renewable every six months. Members would not be found to fulfil the duties if security bonds were insisted on, and to pay for these out of the funds would be a constant drain to be regarded in the light of an extravagance.

7. In the Odd-Fellows the principal part of their funds has been invested on first mortgage, in the Foresters by way of fixed deposit at $5\frac{1}{2}$ per centum per annum. But steps are now being taken to invest the latter on first mortgage as opportunities occur.

8. Bonds are kept by the society's bankers in a box having two different keys, which are in possession of two of the trustees, and can only be withdrawn by resolution of the lodge, or in cases of emergency by order of the three executive officers thereof, which action must be reported at next meeting and confirmed. This last method is seldom acted upon.

9. The amounts entered in the lodge night receipt book (5) are afterwards divided and carried to the account of the several funds to which they belong, corresponding to the usual day-book and ledger account in mercantile affairs. Books for the purpose are supplied from headquarters in England, thus ensuring uniformity in the keeping of accounts.

10. Audits are made every six months at the change of officers by two or more members (generally three) elected at a summoned meeting (the last in each term) at these audits. The outgoing and incoming officers and the treasurer must be present under penalty of a fine. I consider them quite sufficient.

11. The last answer sufficiently answers this. I may add, however, that the rules do not prohibit the appointment of outsiders, if considered necessary.

12. No actual loss has to my knowledge been incurred by either of our local societies. Some years since the Foresters prosecuted one of its officers for fraudulently misapplying its funds. This was by reason that the officer referred to, the treasurer

being absent at the close of the meeting, took away the night's receipts, and failed to hand it over to the treasurer. The money was, however, made good to the lodge afterwards.

13. Yes. In support of this I may say that in 1874 I made a valuation of the assets and liabilities of the Kaffrarian Lodge, (Odd² Fellows), which showed a considerable surplus; so much so that the board of directors in England, to whom it was in due course submitted, authorized an increase in the sick benefit of either 20 or 25 per cent., I am not sure which. Last year I made a valuation of Court Royal Oak (5,836, Foresters), which showed a surplus, although the calculations were based upon an increased rate of benefit which did not come into operation for some months afterwards.

14. Even in the case of an epidemic, unless it was extraordinarily wide spread; for this reason, that lodges are usually formed into districts, in which several lodges combine to distribute *per capita* the death liability, and all lodges have a moral claim, if not a legal one, to assistance from the general body, provided they can show that their contributions have been proportionate to the benefits allowed and the funds properly administered. As an instance (only one out of hundreds), after the Abercarne Colliery explosion, which caused the district an expenditure of £700, in addition to their usual liabilities, assistance was rendered from many districts and courts, and at the annual meeting of the High Court a grant of £100 was unaminously granted from the general funds.

15. *Mutatis mutandis* I do.

16. Or that an Act should be passed making the provisions of the English Friendly Societies' Act applicable to the members of such societies in this Colony as are registered under it at home, in the same manner as if they were in Great Britain. This would allow the governing bodies of such societies to have a legal right to enforce their laws without at all disturbing the present machinery by which they are ruled.

17. Certainly not. The good which such societies do for the community fully entitle them to any protection the State can afford, and as the sum necessary to maintain an officer and his staff would not be large, there can be no doubt but that Parliament would readily vote it.

18. Of course societies would have to pay for any service rendered them, or for any proceedings rendered necessary by their default (see also sec. 36 of Act 38 and 39 Victoria, chap. 60).

19 and 20. Optional. At the same time the benefit of registration should be so real and apparent as to make it the interest of all to bring themselves under the protection of the law. Until the advantages of registry are appreciated some branches will most likely deem it an interference if forced on them, as was the case with many influential societies at home. Not but that my opinion is in favour of registration, but just as children, sometimes even

those beyond the age of pupilage, dislike to take physic, even though it be for the benefit of their health, just so some societies would kick against a measure if attempted to be forced on them.

21. I cannot think that this plan would answer at all. The number of officers, and the different ideas each would entertain of their duties, would certainly cause confusion. Nothing in my opinion would answer the purpose so well as one head. With a small but efficient staff the work to be done would then be thoroughly understood, the different peculiarities of each separate society discriminated, added to which the officers of the societies, many of whom are men of education and talent, and have given no little of their time and brains to the working of their lodges, would have some one to whom they could look up to, and in whom there would be confidence.

22. Both the societies to which I belong provide for a hearing, and two subsequent appeals. If these are fairly conducted there can be no need for judicial interference, and the rules of both these societies provide that the decision of the highest court of appeal "shall be final and binding." The practice of these courts is to afford substantial justice without a slavish adherence to forms and precedents. Besides the machinery provided in the rules is simple and inexpensive. I think the provisions of sec. 22 of the Friendly Societies' Act, 38 and 39, Victoria, chap. 60, most fair.

23. I think that in reply to the several questions above, I have expressed my opinion, leaving little or nothing to be added. I may, however, sum up and say I believe legislation is necessary. That it should be for the protection and benefit of friendly societies. That the English Friendly Societies' Act should be the basis of such legislation. That as many privileges as are possible should be accorded to all registered societies which non-registered ones should not possess.

RICHARD SMITH,
P.P.G.M., Odd-Fellows,
P.C.R., Foresters.

REPLIES TO A SERIES OF 23 QUESTIONS ON FRIENDLY SOCIETIES, SUBMITTED TO ME BY THE CIVIL COMMISSIONER OF KING WILLIAM'S TOWN, 1ST OCTOBER, 1880.

1. I am a member of the Independent Order of Odd-Fellows, Manchester Unity, and the Ancient Order of Foresters. In the former I have held almost every office in lodge, also the office of Provincial Grand Master, and Provincial Corresponding

Secretary of the Kaffrarian district, which has charge of all the lodges in the Eastern Province (except Graham's Town and Port Elizabeth), Orange Free State, and the Diamond Fields. I am at present an auditor in the Kaffrarian Lodge No. 5,210. In the local Foresters' Court No. —, I have also held almost every office; am a Past Chief Ranger; have often discharged the duties of Auditor, and am at present one of the Court Trustees.

2. From my official connection with the court lodge and district I have had many opportunities of acquainting myself with the working of the societies, as also of forming an opinion upon said working, and whether they secured the objects they were, or are, established for. With few exceptions the societies referred to have secured the objects for which they were established. Cases of individual lodges could be mentioned, where they have either collapsed, or hang out such a sickly existence that it were better for all concerned that they should be closed. These cases are attributable to local causes, and might have been prevented.

3. The Foresters and Odd-Fellows are members of a great unity, numbering between 500,000 and 600,000 members. The local lodge of Odd-fellows number about 200 members. The Foresters' Court, of more recent introduction here, contains some 50 or 60 members.

4. Payments are made by members in the Foresters' Court by a graduated scale, according to age, with one uniform initiation fee. With the Odd-Fellows, the initiation fee is graduated, and the contributions uniform, with an additional annual contribution, varying from 2s. at ages between 24 and 27, to 7s. 6d. between 35 and 36 years. The capital sum accumulated in the local Odd-Fellows' lodge is upwards of £2,000, and in the Foresters' Court upwards of £600.

5. In the two societies here the process of payment are identical in each case. The contributions are paid to the secretary on lodge nights, by that officer entered in a book for the purpose, as also, at same time, on a card (called pence card), retained by the member, and is held by him as his receipt for moneys paid. At the close of the lodge proceedings the aggregate amount of money received is entered on the minutes. It is then handed to the treasurer, who signs the secretary's book; and this latter officer is supposed to depo-it the amount so received in the local bank, with which the lodge or court has elected to deal. The time within which he is supposed to do this is laid down in the bye-laws. I have used the word *supposed* advisedly, as within my personal knowledge the amounts of several lodge nights have been retained in the hands of treasurers in direct opposition to the enactments of their bye-laws; so that practically there is no control over the money when it is placed in treasurer's hands, and by him retained; it is only after it has been deposited in the bank, that safeguards are thrown round it, by making it necessary to have two or three signatures to the cheques before moneys can

would be willing to contribute the funds necessary to pay salaries and expenses; nor do I think they should be called upon to do so any more than are the schools, &c., called upon to pay expenses of the Superintendent-General of Education and his staff; or the farmers to pay expenses (salary) of the Colonial Veterinary Surgeon. The principle is wrong, and unless this question can be dealt with, and provision made for giving effect to it, as is done in Great Britain and Ireland, from a State point of view, I should prefer to see legislation deferred till such time as this would be done. While objecting to the general principle suggested in the question, I do not object, but consider it would be only fair and reasonable that where societies required special services they should pay for the same.

18. Assuming that I was in favour of the latter portion of previous question, which I am not, it would be an impossibility to say how much should be annually contributed, as the amount required would first have to be ascertained, then the number of members in good standing belonging to the various societies having ascertained this, it would be an easy matter then, by imposition of a poll tax, to raise the necessary amount.

19. I am of opinion that in case of every friendly society in the Colony, registration should be compulsory.

20. I do not think that compulsory registration would be regarded by the thinking portion of the societies as an arbitrary interference with their liberties. On this, as well as on other matters, there will always be diversity of opinion, and, while I believe those who take the trouble to think, and appreciate the results likely to accrue from registration would not be opposed to its being made compulsory, yet there is a very large percentage of the members of friendly societies whose interest in them scarcely go beyond their paying their contributions and receiving the benefits. These may regard outside interference as infringing on the "liberty of the subject," but I can hardly conceive a society objecting unless afraid to bring its condition and transactions to the light of impartial investigation.

21. Were the Government to direct the various civil commissioners as suggested in this question, it would be a step in the right direction, and a considerable improvement on the existing state of things, but in my opinion would not meet the requirements of the various friendly societies by a long way. I think the Act modified to colonial requirements, as suggested previously, would be the only satisfactory measure to adopt.

22. In local societies having no court of appeal outside the local bodies, I think the courts of justice should be open to them as courts of appeal; but in societies such as the Odd-Fellows and Foresters, having at least two courts of appeal outside the local lodge or court, this affording every reasonable guarantee to appellants that their case will receive fair and impartial consideration, I think obviates the necessity of a further court of appeal.

Hence I would not have the courts of justice of the Colony open to these or others similarly provided.

23. The foregoing questions suggest all that I can think of at present, and the answers contain my opinions as they are at present formed. Should anything noteworthy suggest itself, or should I see cause to alter or modify the opinions now expressed, I shall take the liberty of further communicating with you, as I am much interested in this important matter.

ALEX. DUNCAN.

Ayliff-street, King William's Town,
4th October, 1880.

REPORT OF COMMITTEE APPOINTED TO FRAME ANSWERS
TO QUESTIONS ASKED FOR IN A CIRCULAR RECEIVED
FROM THE CIVIL COMMISSIONER RESPECTING FRIENDLY
SOCIETIES.

Present: Past Grands, A. Duncan, D. Thomas, L. H. King, J. Newing, M. O'Hara, N.G.; A. M. Kerr, Elec. Secretary; and R. V. Jegan, Perm. Secretary.

1. Committee consisting of the past and present officers of the Loyal Kaffrarian Lodge, No 5,210, Independent Order of Odd-Fellows, Manchester Unity Friendly Society.

2. We have. Generally, we consider that the Odd-Fellows Society has secured the objects for which it was established, although in some instances individual lodges have collapsed, which may be attributed to local causes.

3. The society to which we belong, viz., the Odd-Fellows, number in the unity 531,000, the Kaffrarian district 650, and the Kaffrarian Lodge 200.

4. Contributions are made in our society by uniform fortnightly payments, the initiation fees being graduated according to age. Our lodge has an accumulated fund of over £2,600.

5. The contributions are paid to the secretary on lodge nights, who enters the same in his lodge night receipt book, and also upon the member's card, which is retained by the member, and constitutes his receipt for the same. The amount received is, at the close of the lodge, minuted in the minute books and handed over to the treasurer, who signs the secretary's book. It is then deposited in one of the local banks by the treasurer as early as practicable.

6. The rules provide for the officers through whose hands the money passes to give security bonds for small amounts, but the same are rendered inoperative on account of the expense that would be entailed in legalising such bonds.

7. Upon first mortgage of landed property.

8. The securities or bonds are kept with the lodge's bankers, and can only be taken out in presence of two trustees.

9. The accounts are kept in the pence books, or ledger, lodge night receipt book, or day book and cash book.

10. The audits are made every six months; the auditors elected from the members of the society.

11. We consider that the annual audits ought to be made by independent auditors not being members, and that the half-yearly auditors ought to be continued as at present.

12. In our local lodge we have sustained no losses of money.

13. The contributions make ample provision to meet all possible legitimate demands or liabilities. In our local lodge have proved more than ample.

14. This would depend entirely upon the extent of the epidemic.

15 and 16. Generally, yes; adapted to local requirements.

17 and 18. We are in favour of legislation as described, but we consider that effect should be given to the same as in England by Government.

19. We consider that it should be compulsory.

20. No; we do not think that compulsory registration would be regarded as arbitrary.

21. We consider that the Act modified as before stated would be much more satisfactory.

22. We consider that our society being amply provided with courts of appeal that the courts of justice should not be opened to them.

23. The Friendly Societies' Act makes ample provision, if adopted, for the protection of societies.

(Signed) M. O'HARA, Chairman.

King William's Town,
31st October, 1880.

True copy :

M. V. J. EGAN,
Perm. Secretary.

ANSWERS TO QUESTIONS SUBMITTED TO ME AS HEAD OF
THE ORDER OF GOOD TEMPLARS IN THIS DIVISION.

1. The Independent Order of Good Templars is the only society that I am associated with. I am a member of the Hope of Knysna Lodge, in which I hold the office of secretary. I also held the office of Deputy Grand Worthy Chief Templar in said lodge.

2. I have informed myself sufficiently of the nature of the rules of the society to which I belong to enable me to form an

opinion as to its working. The chief characteristics of our order are total abstinence from all intoxicating liquor, and the absolute prohibition of the manufacture, importation, and sale of intoxicating drinks; and, therefore, until we have secured the objects for which our order was established we cannot say we have been wholly successful.

3. I believe the number of members belonging to the Independent Order of Good Templars to be about 750,000. The Hope of Knysna Lodge has sixty members at the present time.

4. Contributions are made quarterly, but as our order is free from the liabilities imposed by the benefit system, there is no necessity for accumulating funds. Enough to pay the current expenses of the lodge is all that is required.

5. At the commencement of each quarter every member is bound to pay a fixed sum into the hands of the financial secretary. At the close of each meeting that officer pays over all moneys received to the treasurer, and takes his receipt for the same. The financial secretary and treasurer are the only officers through whose hands the money passes, and they have no power over it beyond its safe keeping. The treasurer cannot pay out any money only on written order of both the presiding officer and secretary.

6. The rules of our order provide sufficient protection against defalcation or loss. The treasurer has to pass a bond for the safe keeping of all moneys that may come into his hands during his term of office. He has to find two sureties approved of by the two chief officers of the lodge. The lodge fixes the amount of the bond from time to time as they think fit.

7. As I have before stated we have no accumulated funds, therefore have nothing to invest or secure.

8. I consider the last answer sufficient for questions 7 and 8.

9. The financial secretary is bound to keep just and true accounts between the lodge and its members, credit the amounts received, and at the end of each quarter he is bound to furnish a full report of all moneys received. The treasurer is bound to keep a correct account of all moneys received from the financial secretary and of all moneys expended. Every item of both receipts and expenditure must be entered in books kept for that purpose.

10. At the commencement of every quarter the lodge appoints a finance committee, consisting of three members, qualified to audit the accounts. The accounts are audited at the close of each quarter, and I consider them sufficient.

11. In my opinion these audits can be more effectually made by members of the society. In expressing this opinion, I refer to the Order of Good Templars only. I am not prepared to express an opinion relating to any other society of which I am wholly unacquainted.

12. I have never heard of the Order of Good Templars ever having sustained any losses of money through dishonest officers or otherwise.

13. I consider the funds held by the Order of Good Templars sufficient to meet all possible demands.

14. As I have before stated our order is non-beneficiary, and therefore have no accumulated funds, but in case of distress, sickness, or death amongst our members, assistance is rendered by voluntary contributions among our members.

15. In my opinion the Order of Good Templars does not come within the meaning of the Friendly Societies' Act. As we have no accumulated funds we have nothing to protect, and should such an Act be passed in the Colony it would, in my opinion, have a very injurious effect upon Good Templary.

16. I am not prepared to express an opinion on friendly societies in general, but, so far as Good Templary is concerned, the only legislation required by that body is more stringent laws relating to trade in intoxicating liquor.

17. I do not favour legislation and the appointment of officers to interfere with the various societies. In my opinion it is calculated to do more harm than good.

18. I return a negative answer to the preceding questions.

19. I do not favour registration in any form. Compulsory registration in my opinion would be objected to by any society.

20. I do.

21. I think the Order of Good Templars does not require any interference on the part of Government. Our own legislative body is competent to frame such laws as will tend to the welfare of our order and guard it against all losses.

22. Only by way of appeal.

23. I am not in a position to furnish any other information or suggestions relative to the subject under inquiry.

WM. PAGE, D.G.W.C.T.,
Hope of Knysna Lodge, I.O.G.T. of Knysna.

Knysna, 13th September, 1880.

To J. J. Jackson, Esq., Civil Commissioner, &c.,
Knysna.

SIR,—I beg to acknowledge receipt of letter, dated 9th instant, with enclosed circular, and in answer thereto have to state:—

1. That I am a Royal Arch Freemason under the constitution of the Grand Lodge of England, and Knight of the Rose Croix under the constitution of the Grand Lodge of the Netherlands; also late Master and Past Master of Lodge No. 883, under Grand Lodge of England, and formerly working and in being at Knysna, but at present in abeyance.

2. Am not aware of any friendly societies in the district, with the exception of the Good Templars' Lodge, and am totally un-

acquainted with rules and regulations, or whether it is a benefit society. With respect to the remaining sections of the circular am quite unable to answer them, belonging only to the Order of Freemasonry, who have their own laws and charter granted in the reign of George the III., and which up to date believe have never been altered. Our charities, schools, almshouses, and benevolent funds are all under the management of the Grand Lodge of England, and the Provincial Grand Masters of the Colonies, to whom all disputes are referred.

I have, &c.,

THOMAS HORN.

Lodge "St. John," Malmesbury,
6th December, 1889.

Geo. Rex Duthie, Esq., Civil Commissioner,
Malmesbury.

SIR,—I have been instructed by the Lodge "St John" to acknowledge your favour of the 9th October, enclosing printed circular requesting certain information with respect to friendly benefit societies in this Colony, and respectfully beg to submit that all Masonic benefits and charities, being purely voluntary, do not come within the scope or meaning of the abovementioned circular. In the hope that the above will be deemed satisfactory.

I have, &c.,

J. S. DE VILLIERS, Secretary.

ANSWERS TO CIRCULAR NO. 17, 1889.

1. The Richmond Friendly Society. I am secretary, treasurer, and manage everything relating to the society, in conjunction with two members of committee.
2. I know the rules, and have found they have secured the objects for which they were formed.
3. There are twenty-seven members.
4. By a monthly payment of one shilling. Capital in hand £45 7s. 2d.
5. Contributions are paid into my hands. I place them in the bank. The committee order payments to members.
6. There is no security given by any officer.
7. At interest in Standard Bank.
8. No protection.

9. Each member has his pass book, into which subscriptions are entered upon payment, and the society has a book where all sums are entered.

10. I audit the accounts by the appointment of auditors.

11. Qualified accountants, not being members.

12. Have had no losses.

13. Until now we have sufficient, but if heavy sicknesses came on I am afraid not.

14. I think the appointment of registrar would be of great service.

18. I do not think anything.

19. I should say compulsory.

20. No.

H. STOFFELS.

ANSWERS TO THE ENCLOSED.

1. A member of the "Independent Order of Good Templars."

2. I am sufficiently informed of the nature of the rules of the Independent Order of Good Templars in the Cambridge District to enable me to form an opinion as to their working.

3. As to members composing this society, I am not sure to the whole total. Have several lodges, some sixty members, some fifty, some thirty, &c., &c.

4. Contributions are made by quarterly fees for pass-word and building fund.

5. Money is handed through the treasurer, lodge deputy, and financial secretary.

6. The rules we have we abide by, and no other rules can be enforced except by a Good Templar.

7. The funds are secured by each treasurer of every lodge.

8. No securities are required, as we trust one another.

9. The keeping of accounts are kept by the secretary and treasurer of every lodge.

10. Adults are made by a proposal and a vote of the lodge he or she is proposed in (and is strongly recommended as to the insidious disease of strong drink).

22. The Independent Order of Good Templars does not require any judicial acts whatever, as we settle disputes, &c., &c., in our grand lodge once a year.

This is the British side, not the American. There are two sides, British and American.

No further information can be given.

I remain, &c.,

D. H. H. W. MORTEL, Riversdale

ANSWERS TO INQUIRIES IN REPLY TO CIRCULAR No. 17,
DATED AUGUST 19TH, 1880, IN *re* FRIENDLY SOCIETIES.

1. I am President of the St. Frances' Church Friendly Society, of which I enclose a printed copy of rules.
2. There is a Wesleyan Friendly Society, and a branch of the Newlands Friendly Society now independent. I believe they are in good working order.
3. St. Frances' Church has about 30 members.
4. St. Frances' Church Society has been in existence one year, and has a balance of £30 in hand. I have no information as to the funds of other societies.
- 5 to 7. At present we have only three stewards and a president, who for awhile is acting secretary and treasurer, pending the increase of members. Funds are invested in Savings' Bank monthly.
8. Printed accounts issued.
10. Public audit by members.
11. Ultimately in the case of other societies it might be well to have accountants.
12. No.
13. Yes.
14. I hope so.
15. Yes; decidedly.
16. Yes.
17. I consider Government should do this through existing officers, as a matter affecting the well-being of the Colony; otherwise the rates of payment would have to be increased, but it should be remembered that the existence of such societies saves the Government from support of paupers.
19. Compulsory.
20. No; because for their protection, and this should be clearly stated, not inquisitorial on the part of Government, but for safeguard of members.
21. That is what I have suggested in reply to No. 17.
22. To avoid useless and trivial litigation I should advise by way of appeal.
23. I think to encourage such societies the Government might associate the work with the district doctors, and offer some such encouragement, either in the way of drugs, or support of cottages, hospitals, as would lead to self-existence on the part of the poor to guard against contingencies, and so ultimately the Government would save. They might also offer to take charge of investments over £100 at a certain percentage equal to ordinary rates of interest as guardians thereof.

H. G. G. WILSHIRE,
Colonial Chaplain, Simon's Town.

Kalk Bay Rectory,
3rd January, 1881.

J. Van der Riet, Esq., C.C., &c.,
Simon's Town.

SIR,—Not having any friendly society in my parish, I did not reply to the Government Circular No. 17, dated August 18th, 1880, at the time; but I made inquiries on the subject of the ministers of other denominations, and found that nothing worthy of the name of such a society existed in the place.

I beg to offer my opinion upon one or two of the questions:—

15. I think the provisions of the Act referred to are too elaborate for this Colony; but that some legislation is necessary to compel societies to render annual statements of accounts, &c., to some Government officer.

16. I think it should be compulsory on every society to secure a sufficient number of members to prevent insolvency before commencing any pecuniary operations.

17. I do not think the various societies in the Colony would be willing to supply the funds required by a registrar.

19. Registration should be compulsory.

21. I think the requirements of the societies now existing would be sufficiently met by audits made under the direction of the civil commissioners.

22. I think that the courts of justice of the Colony shou'd hear cases connected with these societies, by way of appeal only.

I have, &c.,

JAS. BAKER, Rector of Kalk Bay,
Canon of St. George's.

Office of the Civil Commissioner,
Somerset East.

Alexander Cruickshank examined.

1. I belong to Odd-Fellows, Manchester Unity, and am Treasurer to Union.

2. Yes.

3. Twenty-nine or thirty members.

4. By weekly contributions of $10\frac{1}{2}$ d. each member. The capital is about £150 on fixed deposit.

5. Members meet fortnightly, and pay then or quarterly. Treasurer and secretary. The funds are vested in the hands of trustees, who have to give security for amount.

6. Returns are sent quarterly of receipts and disbursements to the district grand lodge. Trustees give one hundred pounds sterling.

7. On fixed deposit in Standard Bank.
8. By trustees.
9. By management and sick and funeral fund.
10. Auditors appointed by lodge; cannot recommend improvement.
11. No.
12. No.
13. Yes.
14. Funds would be sufficient.
15. Think that Act of Parliament would be beneficial.
16. Am not in a position to state now.
17. I am of opinion that it would be beneficial.
18. £100 a year.
19. Left optional.
20. I do.
21. Yes, I think so.
22. Yes, I do; by means of appeal.
23. Not at present in a position to state what legislation is necessary.

13th October, 1880.

1. I am associated with the Stellenbosche Onderlinge Vereniging, of which I am the president.

2. Yes; I have sufficiently informed myself with the rules, and I can say that they have fully secured the objects for which they were established.

3. My society composes of one hundred and twelve members.

4. When a member is admitted to the S.O.V. he pays an entry fee according to his age, and also a weekly contribution of ninepence. The capital sum of the society is, from October 1875, to September, 1880, the sum of five hundred and fifty pounds sterling.

5. The S.O.V. has a weekly meeting to receive the weekly contributions. The treasurer receives the money from each member, while the secretary enters it separately in his book. Each member has also a kind of receipt book in which the secretary must write down what the member pays. At the end the secretary, treasurer, and vice-president each enters the whole amount paid in by each member into their separate books. The treasurer must deposit in the Stellenbosch Commercial Bank the next day the money received the previous night. He (the treasurer) has to show the receipt of the bank at the following weekly meeting, to the president, vice-president, secretary, and ten members (making out the committee), so that they might see whether the money is correct. No money is to be drawn from the bank, or paid out in case of sickness or death, without a written order from the society, signed by the president, vice-president, secretary, treasurer, and two tylers.

6. Our rules provide for sufficient protection against loss.
 7. The funds of the S.O.V. is fixed in the Stellenbosch Commercial Bank. A sum of about twenty pounds sterling is always kept on floating deposit in case we might require it for death or sickness.

8. There is no guarantee or security furnished by any officer, therefore we elect new officers every six months out of our own members. None of them are paid for the work they do.

9. The accounts of the society is kept in a very simple way, so that each member can understand it.

10. Three auditors are elected quarterly, who audit the books. A quarterly report is given to all the members about the state of the society. I think they are quite sufficient for our society.

11. The audits can be more effectually made by our own members.

12. When the society was a few months old, about five years ago, it lost three pounds sterling. Mr. Morom, who was then secretary, had three pounds sterling in possession (in case we might have required it for death or sickness), when his house caught fire, by which he lost everything he possessed, including the sum of three pounds sterling of the society. Since then we made a rule that no officer shall keep money in his possession.

13. I consider it quite sufficient.

14. Our rules are, that if such a kind of disease breaks out amongst our members all money paid to members will be made half.

Concerning the other questions, I was obliged to call for a special meeting of all the members to ask their opinion. I must say that there is not a single member who is in favour of registration; they say that they can manage their business very well.

(Signed) P. D. FEBRUARY,
 President of the Stellenbosche Onderlinge Vereeniging.

[No. 371.]

Kimberley, March 17, 1881.

To the Civil Commissioner, Kimberley.

SIR,—I am in receipt of a circular from your office, requesting information as to friendly or benefit societies.

I reply I have to state that the society of which I have the honour to be G.W.C.T., viz., the Independent Order of Good Templars, is not a benefit or friendly society, but an association for the purpose of rescuing persons from the power of intoxicating liquors, and of doing away with the sale and use of alcoholic beverages, as the cause of a very great part of the misery, poverty, and crime which is to be found in our country.

The only contributions levied on our members are for the purpose of providing sufficient funds for each lodge to pay its necessary working expenses.

I have, &c.,

THEO. SCHREENER,
G.W.C.T. of the I.O.G.T.

FORT BEAUFORT.—REPORT OF COMMITTEE FORMED TO
FRAME ANSWERS TO GOVERNMENT CIRCULAR No. 17,
OF 19TH AUGUST, 1880.

1. Fort Beaufort and Victoria Brethren Benefit Society. Present: Present and past officers.
 2. We have. Up to the present the society has secured the object for which it was formed.
 3. This society is entirely a local one; has only forty-five members.
 4. Contributions made monthly; capital has accumulated.
 5. Contributions are paid to secretary, and by him to trustees, who deposit the money secured in the local bank.
 6. Yes.
 - 7 and 8. Fixed deposit. Local bank.
 9. Accounts are kept in night receipt book and cash book.
 10. Half-yearly, by members of society.
 11. To be continued as at present.
 12. Have sustained none.
 13. Have always been sufficient to meet liabilities.
 14. According to extent of epidemic.
 - 15 to 23. Being a local society, with only a comparatively few members, do not think it would be to our benefit to alter our present system.
-

FORT BEAUFORT.—REPORT OF COMMITTEE APPOINTED TO
FRAME ANSWERS TO GOVERNMENT CIRCULAR No. 17,
DATED 19TH AUGUST, 1880.

1. Present: Past officers, Loyal E. Star Lodge Independent Order of Odd-Fellows.
2. We have. Generally we consider the Odd-Fellows' Society has secured the object for which it was established.
3. The Odd-Fellows' Society numbers about 530,000.
4. By fortnightly payments, entrance fees being graduated according to age.
5. Contributions are paid to the secretary on regular lodge

nights ; the amount being entered in the night books, pence book ; also entered on members' card ; paid by secretary over to treasurer, who deposits in the local bank.

6. Rules provide for security being given.

7 and 8. Fixed deposit in local bank.

9. Accounts are kept in pence book, lodge night receipt book, and cash book.

10. Half-yearly, by members elected by society.

11. Continued as at present.

12. None.

13. Yes.

14. Depend entirely upon extent of epidemic.

15 and 16. If made to suit local requirements, yes.

17 and 18. Cannot say.

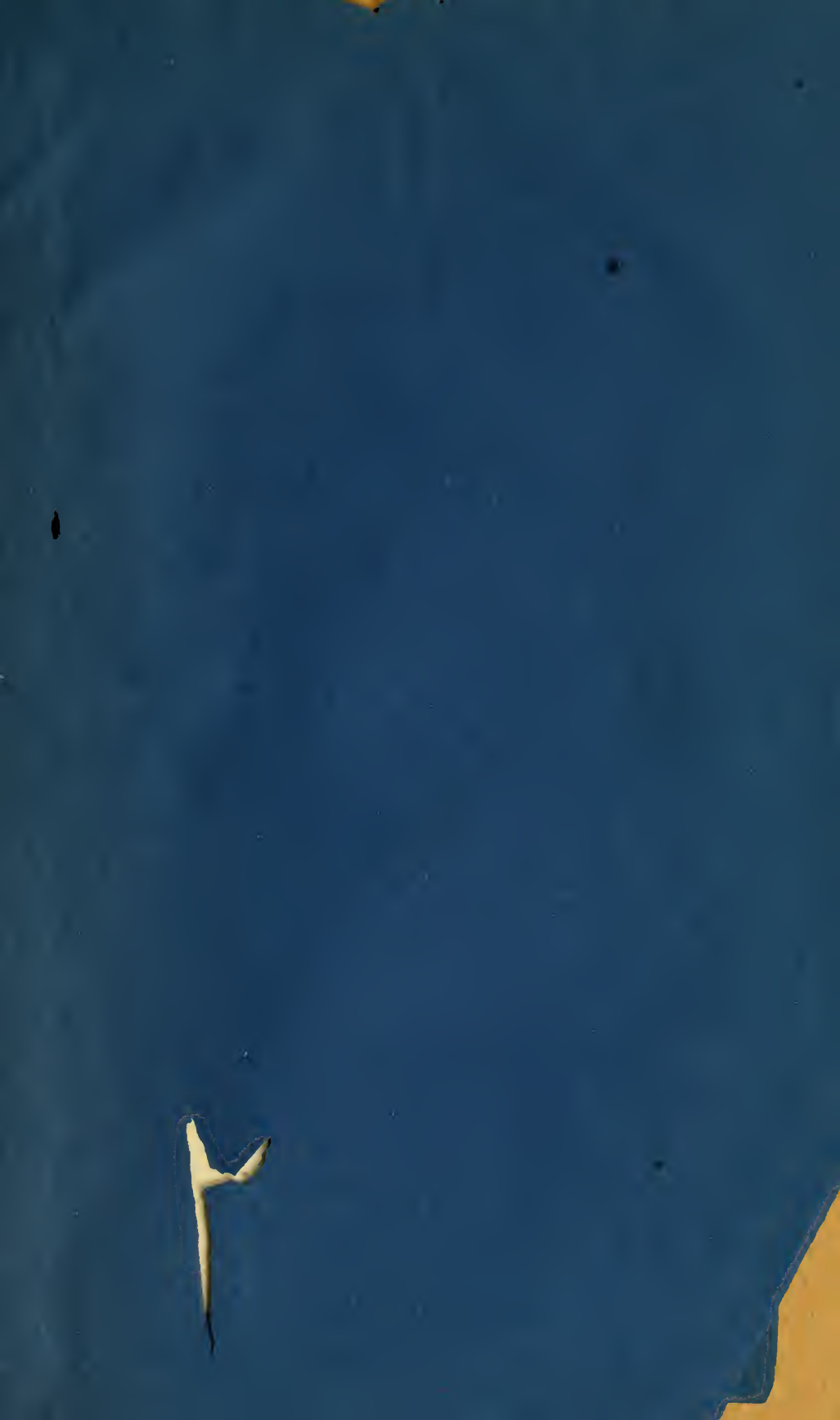
19. Optional.

20. By many it would be thought too harsh.

21. Friendly Societies' Act modified would be far more satisfactory.

22. Being amply provided with courts of appeal, courts of justice should not be opened to them.

23. Friendly Societies' Act, altered to suit Colony, would be ample.



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